



The VAULT

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Status, Trends and Outlook

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Health & Donor Services

Around 90 per cent of the population in Germany is insured by the statutory health insurance system. PAV has also been a partner to the German health industry for many decades. Their portfolio ranges from production of the electronic health card (eGK) for health insurance funds, to customised prescription forms for physicians in private practice in Germany.

As a renowned producer of the health insurance card, PAV has also been commissioned by numerous health insurance funds to produce the electronic health card. The card's innovative technology helps to improve communication between physicians, dentists, pharmacies, hospitals and health insurance funds. One of the main features of the electronic health card is a photo of the insured person, which stops card abuse from the outset. PAV obtains the photos beforehand by letter, online upload or MMS. The image management system which was specially developed by PAV, reflects our extensive experience in image processing technology.

PAV also personalises and encodes the cards. The electronic health card stores the insured persons data, such as name, date of birth, gender, address, insurance number, status, etc. The cards are sent to the respective insurant by PAV's lettershop. To ensure that all the cards are reaching the right recipients, in the high-security area each chip is read out and compared with the assigned address before being enveloped.

There is also a growing demand for applications that provide complex solutions and higher levels of security in the German health insurance system. Microprocessor cards with large storage capacities are particularly suitable. One example is the new blood donor card issued by the German Red Cross. The regional ID cards which were previously used have been replaced step by step since 2012, by a smartcard with an integrated RFID chip and a microprocessor.

The blood donor services commissioned PAV to produce the new blood donor cards, which also includes personalising and encoding the cards. In addition to the blood group, only the holder's surname, first name and date of birth are stored on the chip. This modern system now allows blood to be donated anywhere in Germany.

The electronic blood donor cards are also produced in their high-security zone, which meets all the security requirements and the cards are sent directly to the holder by PAV's in-house lettershop.

Contactless, RFID and NFC

The growing demand for contactless cards continues as they are deployed for access control, time tracking, as tickets for public transport or as cards for spas and tourist areas. PAV is able to supply customers with RFID cards containing chips from all major semiconductor manufacturer, including the RFID market leader Infineon. Additional security features, such as holograms, can also be integrated in the cards on request.

Microprocessor-embedded cards are now used whenever applications involve a security dimension, for example in closed payment systems. The chip on such cards has its own operating system, ensuring that data can not only be stored, but also processed and encrypted on the card itself. That means that different applications can be configured freely and strictly separately from each other in respect of size, access rights management, security levels and password management.

Customised antenna layouts also enable PAV to change the shape of the card, or to include slotted holes for card clips and all cards are produced in their high-security, ISO 27001-certified area, which meets all data security requirements. PAV also provide two or more chips in one so-called hybrid card. One example of how a hybrid card can be used, is a globally operating company which uses different card types for access control at its various locations. Employees who work at several locations can be given easy access to the respective buildings using just one card, thanks to an appropriate solution designed for this case.

In addition to classical contactless RFID cards, PAV also produces NFC cards (tag type 2+4) which can be read and written into using NFC-capable mobile phones. A customised antenna enables an optical personalisation with hardly any restrictions on the cards. Combined with PAV's ability to equip the cards with additional storage or microcontroller chips, the cards are also suitable for security applications. PAV's NFC cards in credit-card quality have a long service life, in accordance with the ISO standard. ☒



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Why eID cards and DIGITAL Signatures NEED each other

By Markus Hoffmeister & Klaus Schmech, cryptovision GmbH

Developed in the 1970s, digital signatures are the technology of choice when it comes to protecting eID cards from forgery and manipulation. More generally speaking, digital signatures are an important means for making digital documents – such as contracts, receipts, and orders – reliable, provided that the private key used is stored in a protected environment. An eID card is an ideal solution for this purpose. It is therefore justified to say that digital signatures are an important means to enable electronic identity documents, while electronic identity documents are an important means to enable digital signatures.



“ Almost all major future technologies in the IT sector, including cloud computing, internet of things, and blockchain, will profit from digital signatures or even require them.

-Ben Drisch, cryptovision

□ Digital signatures: mathematics used in practice

There was a time when a discussion about digital signatures typically started with an explanation that a digital signature is not a scanned manual signature. Meanwhile, at least in the eID business, such a clarification is not necessary anymore. Instead, it is common knowledge that a digital signature is a checksum created with a private key and verified with a public key. The theory behind digital signatures, mainly developed in the 1970s, is an interesting example of how advanced mathematics (in this case: number theory) can be applied in everyday life.

Digital signatures solve one of the major security problems that occurs whenever analogue processes are digitalized. While it is difficult to alter a physical document – such as a money bill or a signed order – without leaving traces, it is ridiculously easy to change or forge a digital document. To prevent this, data can be digitally signed. As a digital signature requires a private key only known to its owner and as each alteration of the signed data changes the signature (i.e., the checksum), fakes and changes are easily detected.

Digital signatures are an important technology enabler for electronic identity documents. Virtually every eID card bears a digital signature that protects its digital content from alterations and prevents forgeries. The ICAO 9303 standard requires a digital signature as a part of the Logical Data Structure (LDS), which contains the personal data stored on an eID document.

However, a digital signature does not protect data from being copied (because it is always possible to copy the signature along with the signed data). In addition to including a digital signature, an electronic identity document therefore should be equipped with physical security features that are hard to counterfeit. Apart from this, such a document needs to contain a tamper-proof chip, the content of which cannot be copied. To unambiguously identify this chip (and the card and its holder), again digital signatures come into play. Using a private signature key stored in the chip, the card holder can identify himself in a secure and easily verifiable way by creating a digital signature.

eID enables digital signatures

Digital signatures are not only a technology enabler for eID cards – it's also the other way around. There are numerous applications of digital signatures that are not eID-related, examples including contract signing, signed receipts, signed bills, and code signing. It is clear that such a usage is only secure and convenient if the user's private key is stored in a protected environment he has easy access to. An electronic identity card is ideal for such a purpose. For this reason, modern multi-purpose eID cards usually provide a digital signature application.

Electronic identity cards with a digital signature application are generally expected to make digital signatures more popular. Ben Drisch, eID consultant at cryptovision, explains: “The more people have an electronic identity document that supports digital signatures, the more attractive this technology will be



for both users and service providers.” The legal foundation for a widespread digital signature use has long been laid, with countries all over the world having created digital signature acts. As one of the most important legal frameworks of this kind, the European Electronic Signature Regulation (also known as eIDAS) has been put into practice.

While it is easily possible to implement digital signatures in software only, with keys stored on the user's hard drive, eIDAS and most other digital signature acts require that the private key of the user is stored on a smart card or in a similar hardware environment – at least for the more important digital signature applications. As eID cards are ideal for this purpose, digital signature legislation is generally considered an important eID supporter.

Digital signatures and future technologies

In many countries, it is already possible to digitally sign a tax declaration and other e-government documents. Code signing and workflow signing are popular digital signature applications, too. Nevertheless, there is still much room for additional digital signature usage, including electronic banking, e-procurement, and digitally signed contracts.

cryptovision's Ben Drisch expects that additional application fields will develop soon: “Almost all major future technologies in the IT sector, including cloud computing, internet of things, and blockchain, will profit from digital signatures or even require them.” Cloud computing, for instance, by definition takes away data from the user's control, which makes alteration easily possible – something that can be prevented with digital signatures. In the internet of things, protecting data and identities with digital signatures plays a crucial role, too.

And then, blockchain is a technology that inherently depends on digital signatures, because all transactions need to be digitally signed. Using an eID card for signing a blockchain transaction is an interesting option that may close the gap between independent payment systems, such as BitCoin, and state-run identity cards. Perhaps, a blockchain-based payment function will one day be a standard application of an eID card. The digital signature functions of electronic identity cards will certainly support this. ☒

SILICON TRUST PARTNERS

Partners of the Silicon Trust are a vital element of the program. The partners represent all aspects of the value chain and are international representatives of the ID industry. They all share one common goal – to create awareness, to educate and to promote the need for silicon-based security technologies.

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AUSTRIACARD AG is a holding company of businesses providing end-to-end solutions and products in the field of Digital Security and Information Management. The Group brings together the century-long heritage in printing services and state-of-the-art digital data solutions (Information Management division) with the well-established production and personalization of smart cards and the offer of cutting-edge digital payment solutions (Digital Security division). The combination of well-established industrial roots with an expanding services portfolio that meets the needs of the increasingly digital and mobile economy is at the very core of the Group's confidence in its future.

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<http://www.avtor.ua/>

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