

FACT SHEET (May 2012)

National Authentication Framework

The National Authentication Framework (NAF) seeks to realise the vision of the iN2015 masterplan for a secure and trusted enabling infocomm infrastructure that can facilitate the delivery of online services by the public and private sectors.

With the increased availability of online services offered by key sectors such as banking & finance, Government and healthcare, NAF can safeguard against unauthorised access to sensitive information available online, such as bank account details, securities trading account details or electronic health records. The NAF will be a timely nationwide strong authentication infrastructure that can provide consumers greater assurance when performing online transactions.

The NAF aims to facilitate a nationwide common platform for strong authentication that will:

- a. Enable consumers to enjoy the convenience of using a single authentication device to access multiple online services that require strong authentication;
- b. Enable businesses to enjoy cost savings when they leverage on NAF instead of implementing their own strong authentication systems;
- c. Boost online trust and confidence, thus helping to entrench Singapore's status as a trusted infocomm hub; and
- d. Enhance protection against online identity theft for online services for both consumers and online business owners.

Assurity Trusted Solutions

The Infocomm Development Authority of Singapore (IDA) has set up a wholly-owned subsidiary, Assurity Trusted Solutions Pte Ltd (Assurity), to be the National Authentication Framework (NAF) operator for 2nd Factor Authentication (2FA). Assurity will offer NAF 2FA services to Service Providers (SPs) and consumers at a national level. Assurity launched its 2FA services to Service Providers such as banks and security trading firms from 12 December 2011. ST Electronics (Info-Security) has been appointed to design, build, operate and maintain the NAF infrastructure for Assurity.

The management of Assurity reports to their Board of Directors which includes senior management staff from IDA, public and private sectors. They will be responsible for charting corporate strategy, performing a supervisory function and ensuring that Assurity's operations comply with Board approved policies and are consistent with sound and prudent practices.

About Authentication

Authentication is a process of validating a person's identity for security purposes. There are three recognised factors of authenticating individuals: "Something you know", such as a password or PIN, "Something you have", such as hardware security token, and "Something you are", such as a finger print, a retina scan or other biometric. A system is said to use strong authentication when it requires at least two of the three factors before access to the system is granted. This contrasts with traditional single-factor authentication which requires only one authentication factor (normally the knowledge of a password) in order to gain access to a system.

2nd Factor Authentication (2FA): Currently available as a more rigorous process of validating identities. A popular second-factor authentication method that many banks are offering to their online consumers today is One-Time Password or OTP. When a user accesses an online service, in addition to User-ID and Password, the user would be required to enter an additional "second factor password", which is generated on demand. The dynamically-generated "second factor password" could be delivered through a token (hardware or software) or via SMS. Other types of authentication methods include certificates and biometrics.

Service providers are today deploying their own two-factor authentication infrastructure. As a result, an authentication device or method tends to be proprietary and can only be used to access specific online services.

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