



we protect identities.

# Smart Cards Anno 2020

**Stand der Technik und worauf zu achten ist  
About & Beyond PKI 2020**

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# About CRYPTAS

## **SPECIALIST FOR PKI, STRONG AUTHENTICATION, ENCRYPTION, LAWFUL SIGNATURES AND DIGITAL IDENTITIES**

Own solutions around Digital Signatures, Virtual Smart Card, clientless Smart Card access, Self-Service Processes, PKI, OCSP++...

## **CONSULTING, DEVELOPMENT, INTEGRATION, SERVICES**

Topics: eSignature, Smart Cards, PKI, FIM, Key Management, HSM, Encryption...

## **WIEN, GRAZ, DÜSSELDORF AND STOCKHOLM**

Successful in crypto-business since 2003; main markets D/A/CH, Typical Project Size: 1.000 to 300.000 Users

## **> 40.000 CUSTOMERS / ~100 COUNTRIES /**

Verticals: banking, insurance, energy provider, health, industry, government...

Trust Center: Millions Transactions per Day / Thousands Enrollments per Day

## **eIDAS TRUST CENTER**

Qualified Trust Center with focus on Qualified Onboarding, eIDAS Online Contracting, Video-Legitimation, eIDAS Remote Services





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# What is a Smart Card

- In an abstract mean
- From a technological view
- Based on the security model
- Practically

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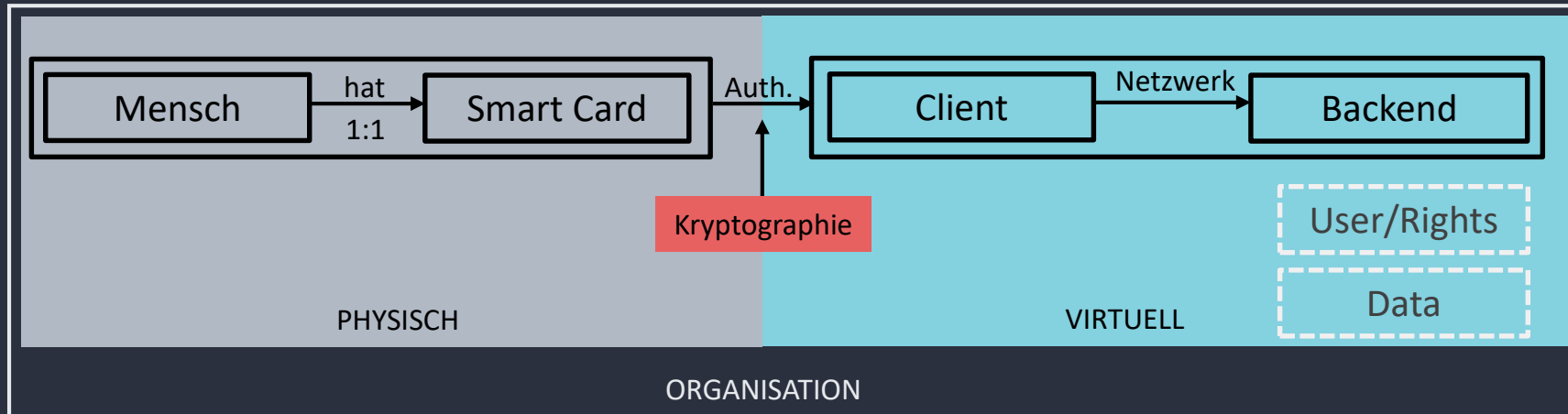
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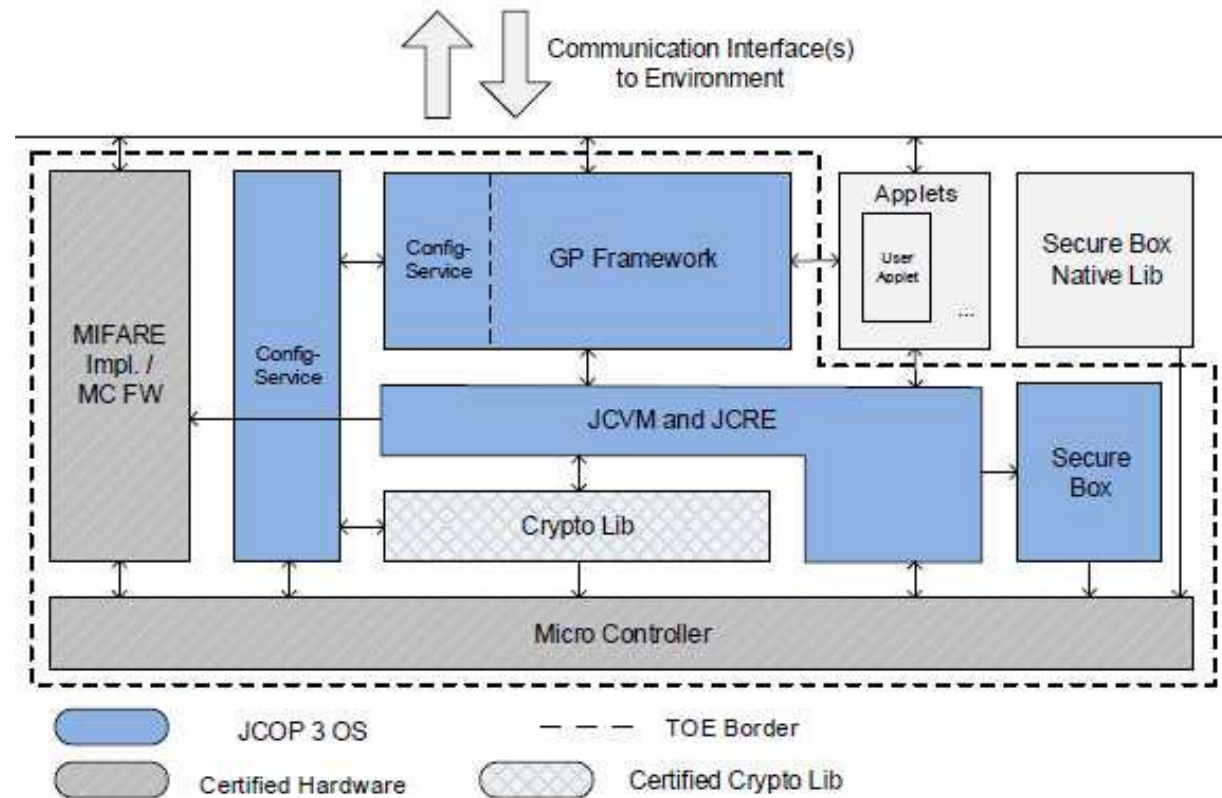
# Smart Cards from an abstract perspective



Digital Transformation as main driver

## Technological view

- Computer system (Micro Controller) with CPU, RAM, ROM, EEPROM/FLASH, Crypto-Coprocessor, UART/IO, MMU, Security Sensors
- HW abstraction by virtualization
- Card applications delivered by applets



## Functional (typically)

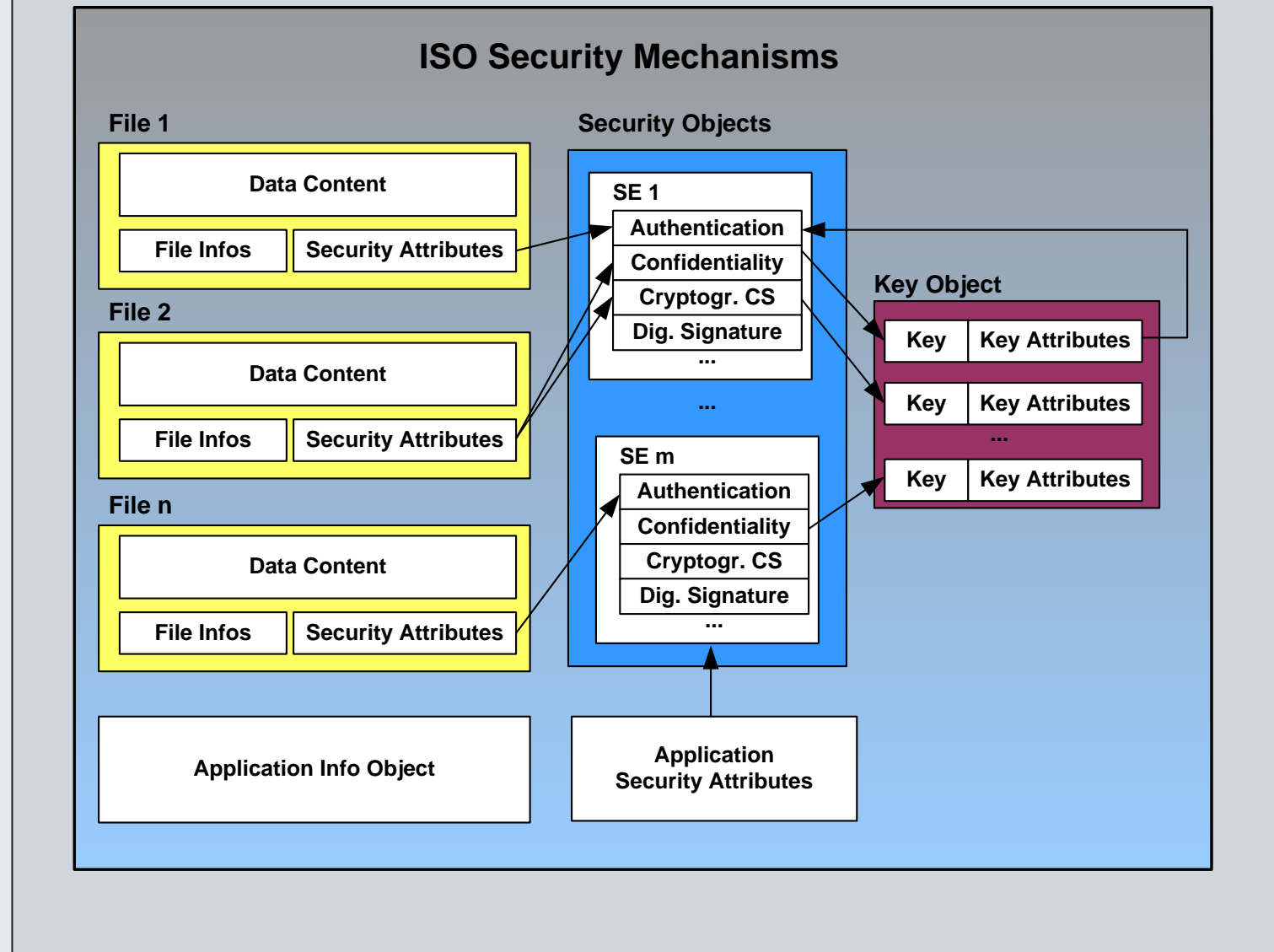
- Dual-Interface (contact/contactless)
- PKI often main application
- Physical access control
- Alternative authentication by OTP / FIDO
- Proprietary applications



# ISO 7816 Security

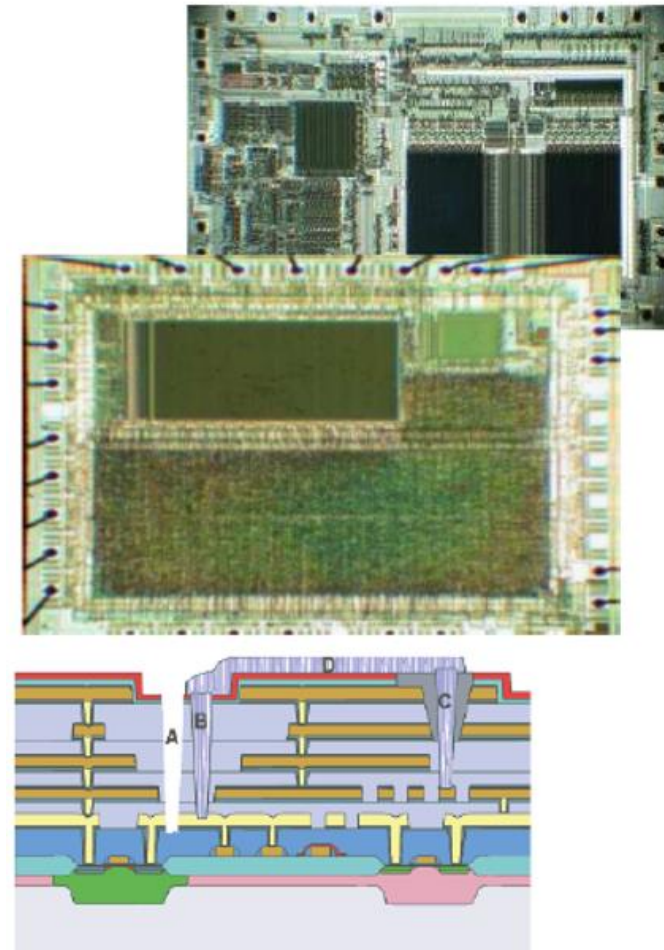
- Data container with security attributes
- Reference to SE with mechanisms
- Reference to keys with security attr.

→ Separation of data, mechanisms and keys



## On-Chip Security

- Sensors  
(voltage, clock, temperature, light)
- Filters (Spikes / Glitches)
- Decoupled clock
- Single Fault Injection detection
- Passive and active Shielding
- Bus and memory encryption
- Dense Multi-Layer Technology
- HW error detection
- True-RNG
- Noise-Generation (against Side Channel)
- ...





## Practical Flavors

- Different form factors for different application areas
- Main aspects of choice:
  - mass capabilities
  - costs
  - Individualization
  - robustness
  - delivery options
  - speed
  - size
  - ...





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# Smart Card SW- Architecture

End-to-End security

- Software Stack
- Integration into the application

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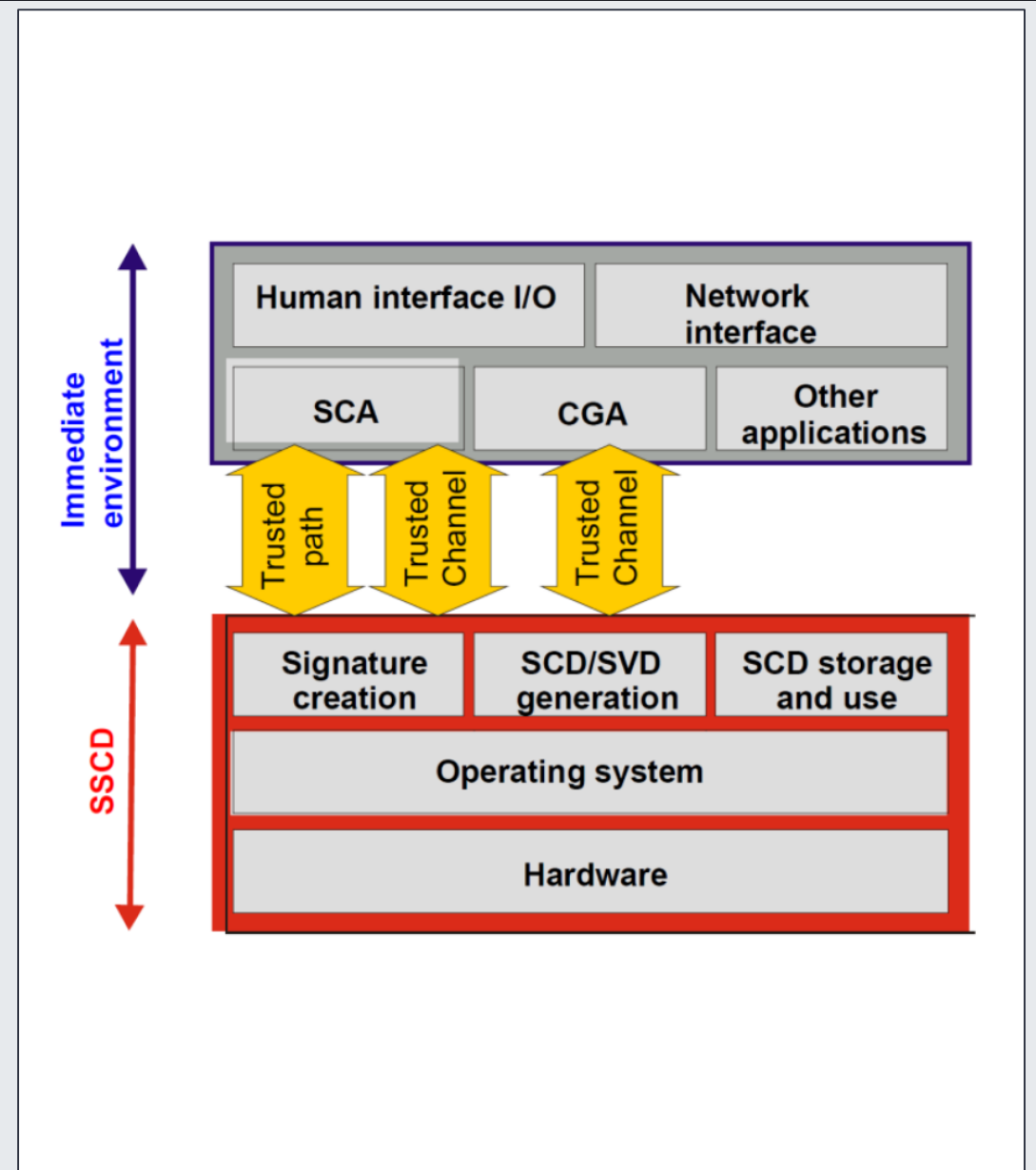
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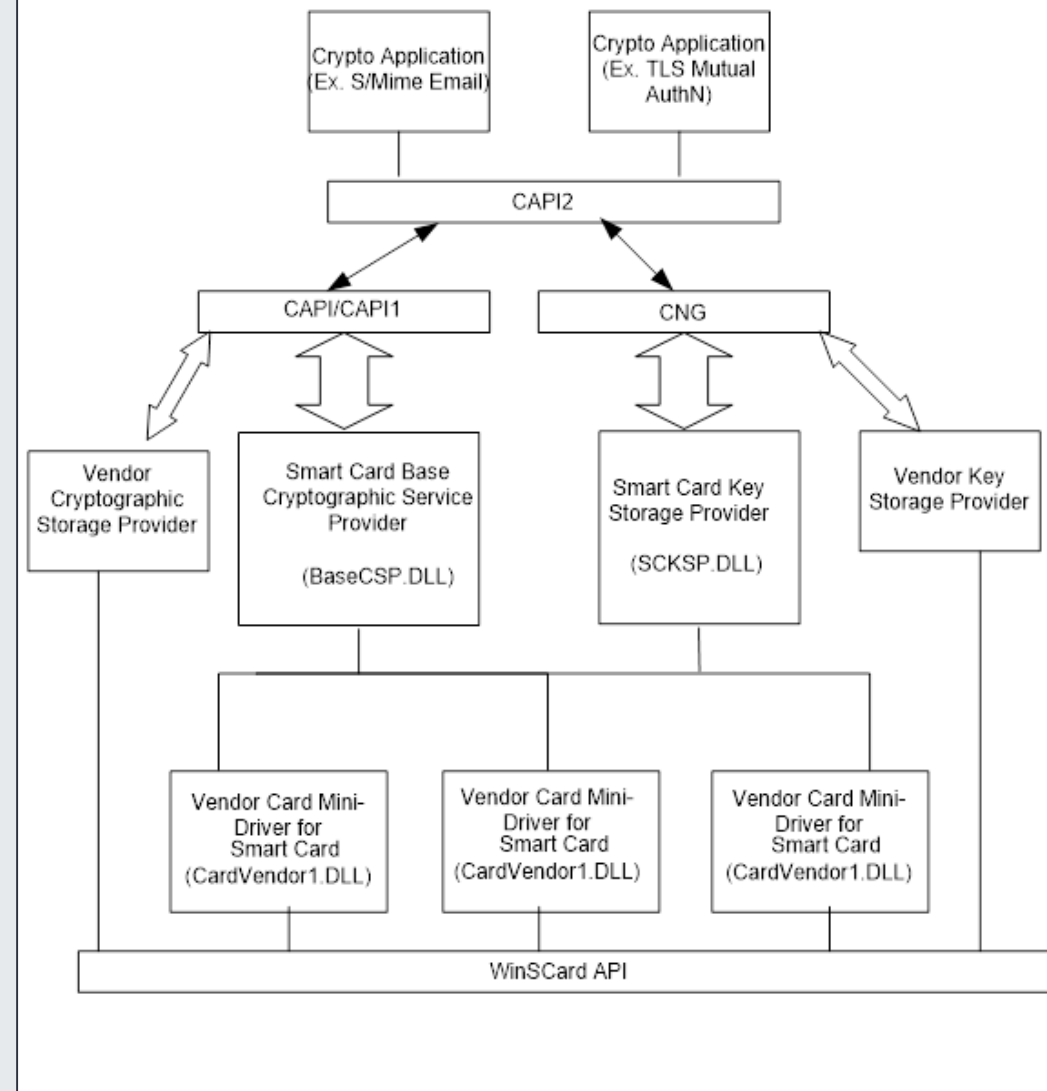
## End to End Security?

- SSCD: Secure Signature Creation Device
- SCA: Signature Creation Application
- SCD/SVD: Signature Creation/Validation Data
- CGA: Certification Generating Authority



## Software Stack Windows

- Modular, well documented components
- Configured by Windows registry
- Dependent on System integrity / driver integrity
- Smart Card driver Plug and Play
- Responsible for overall performance







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# Modern Alternatives?

Mobile, TPM, VSC, FIDO, WH4B...?

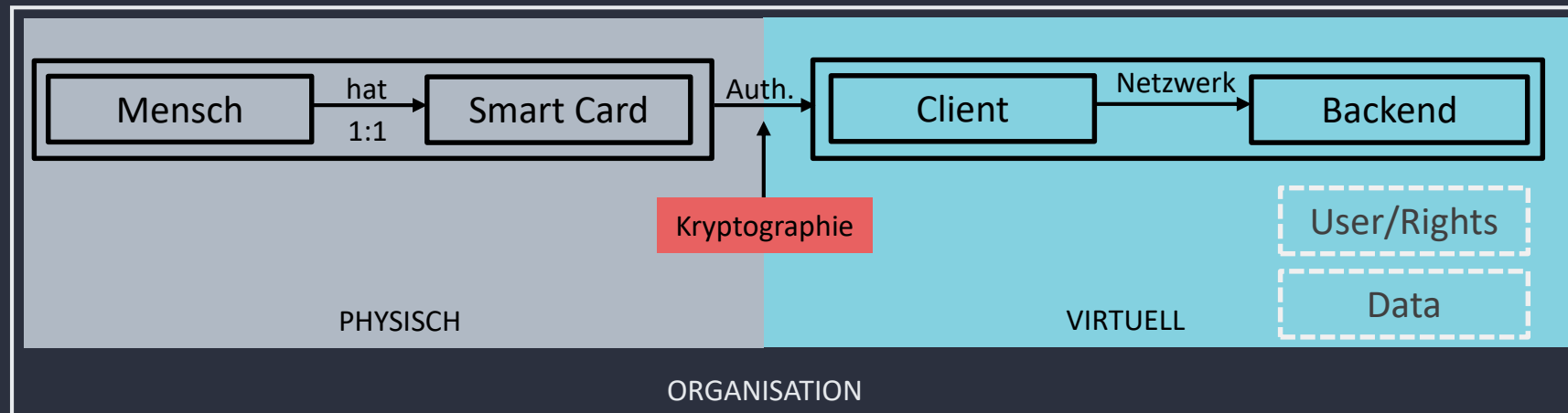
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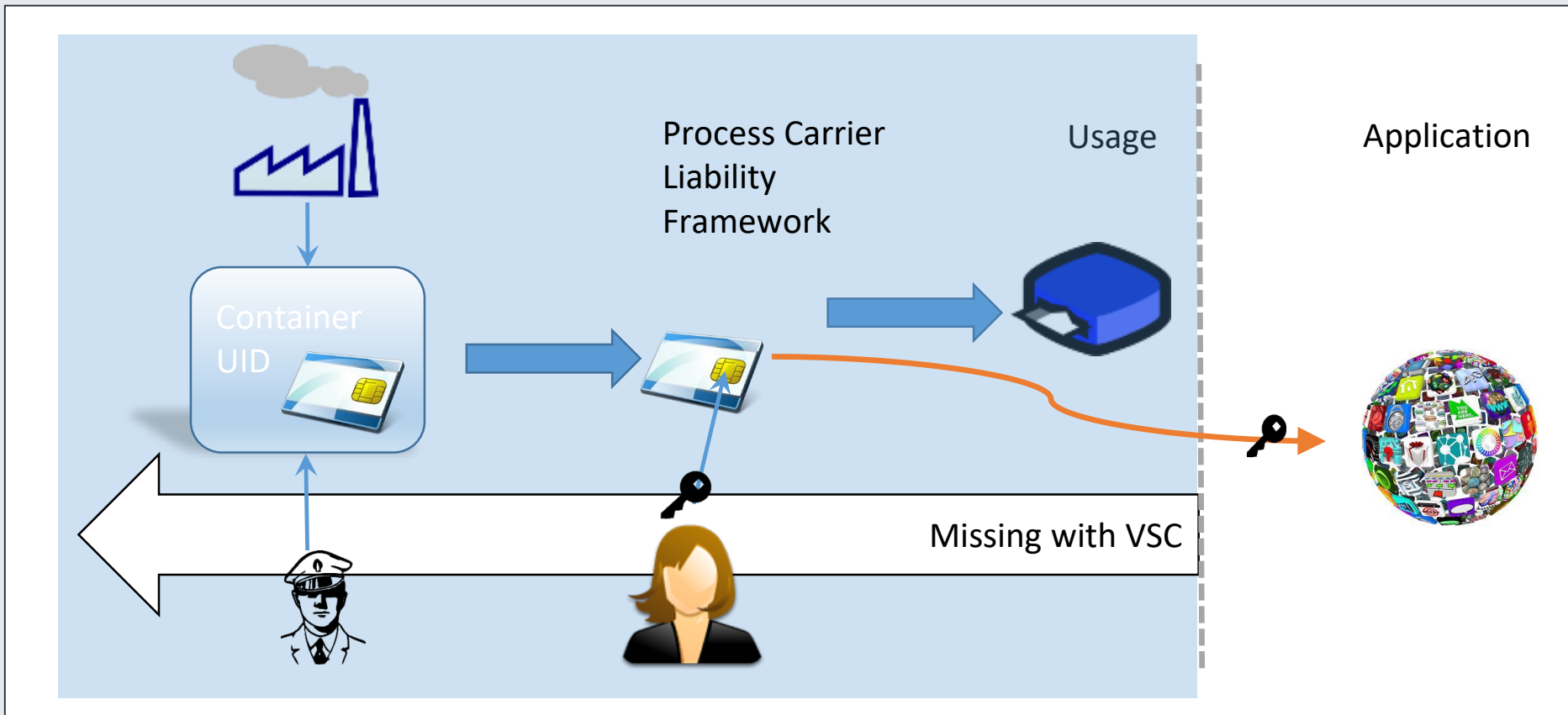
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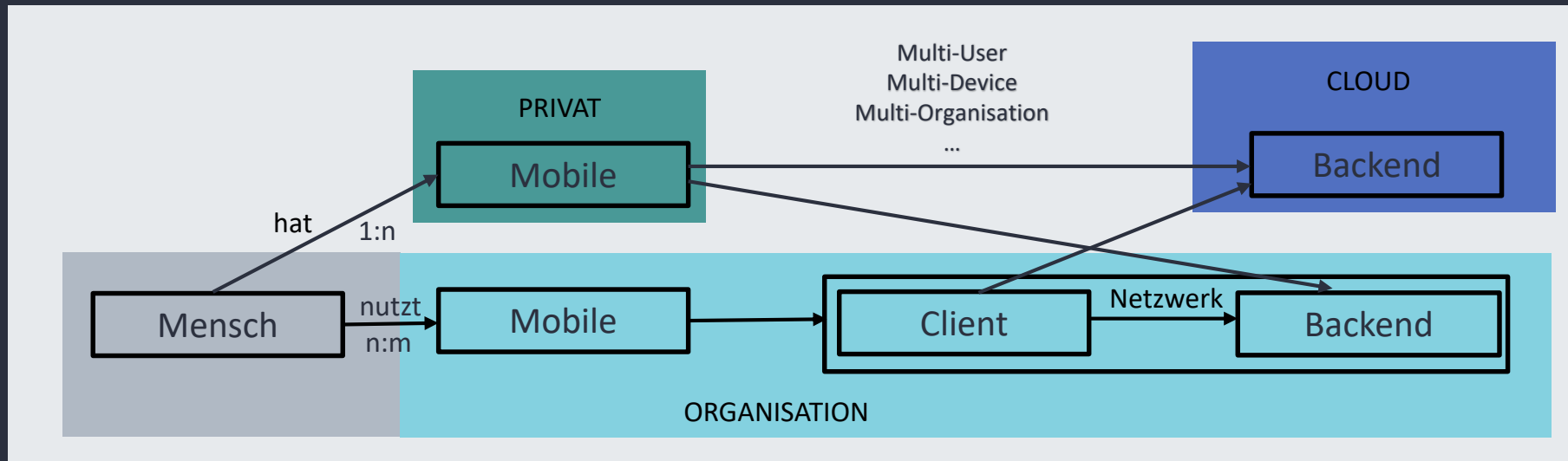
## Why Smart Cards – Traditional View



# Physical Smart Card compared to virtual ones



# New Goal - Mobile Authentication/Virtual Card?



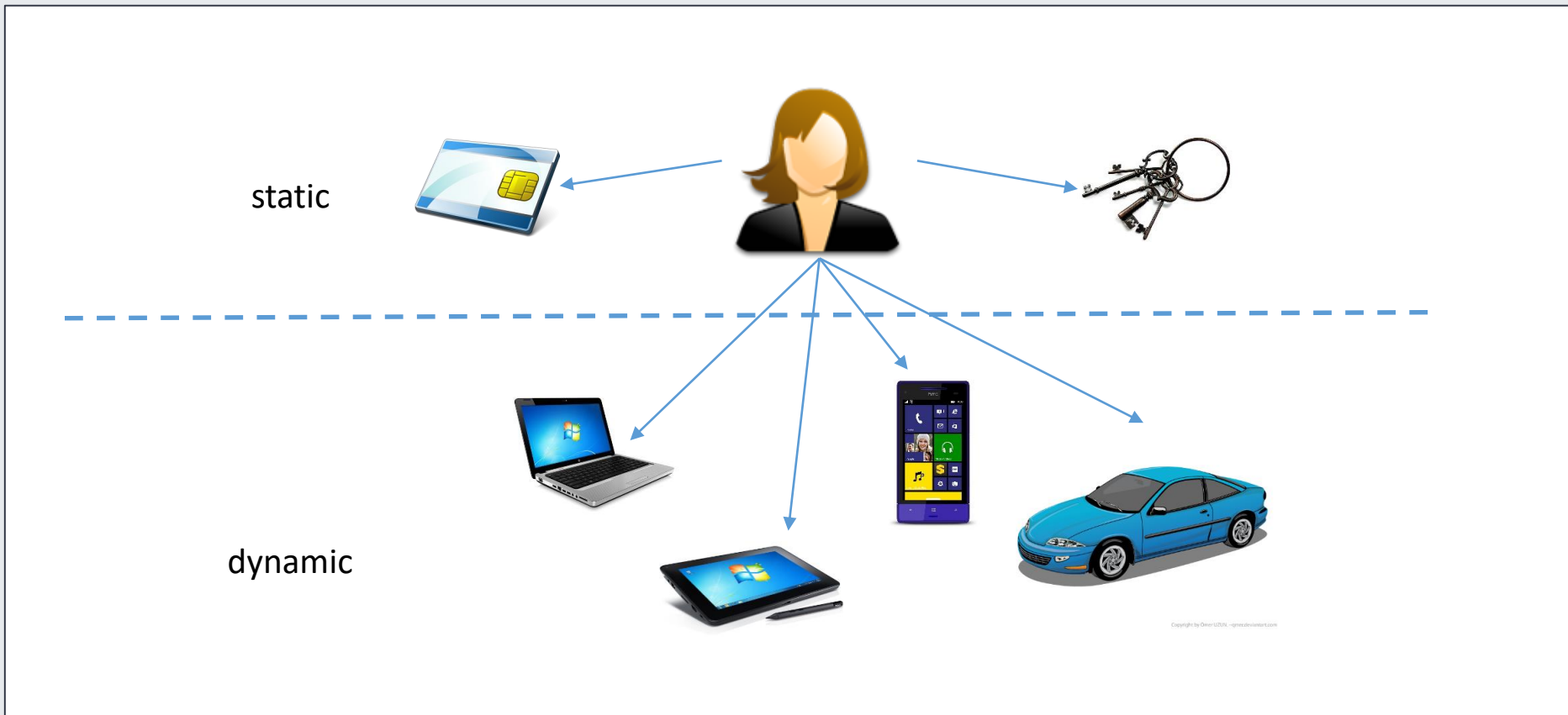
Transformation des Zugangsschlüssels



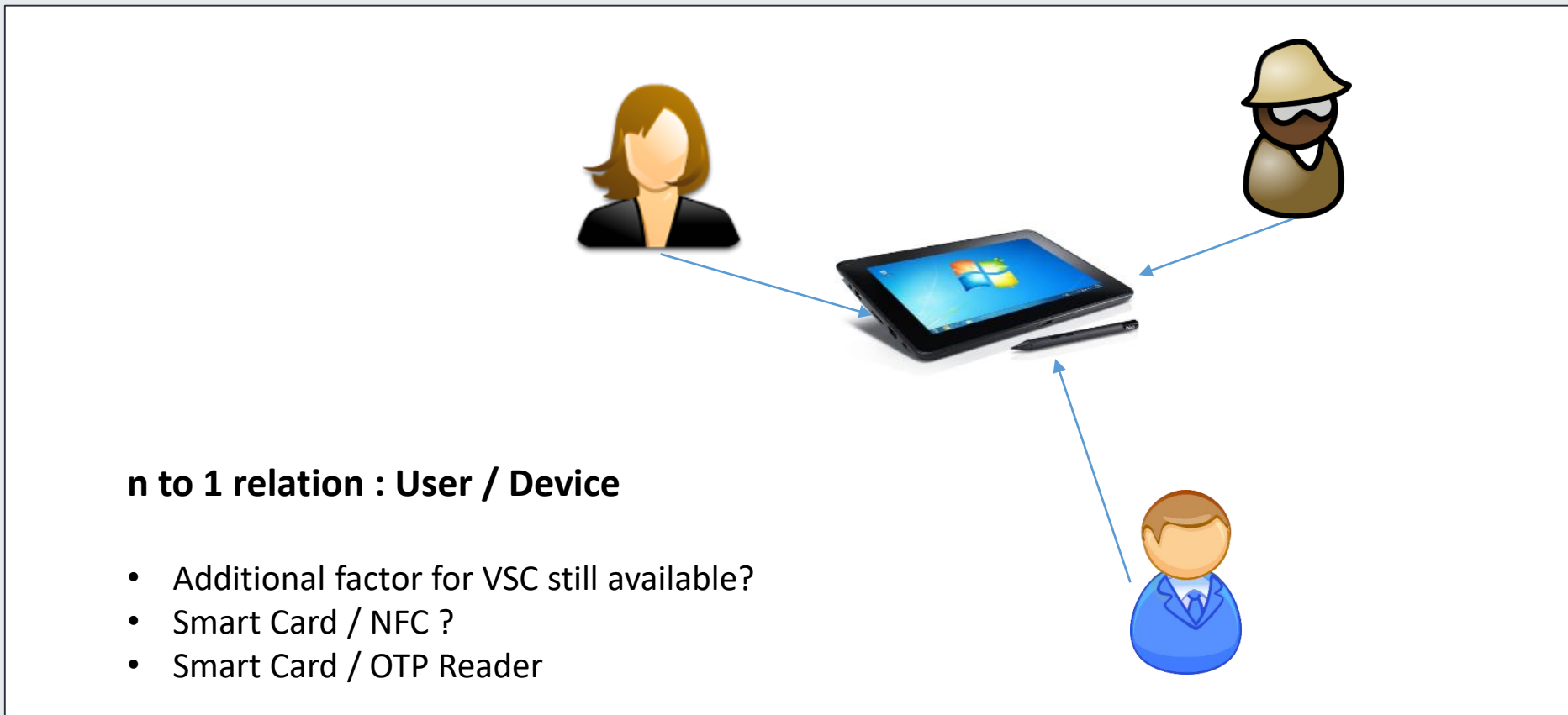
## Virtual Smart Card on Mobile as replacement?



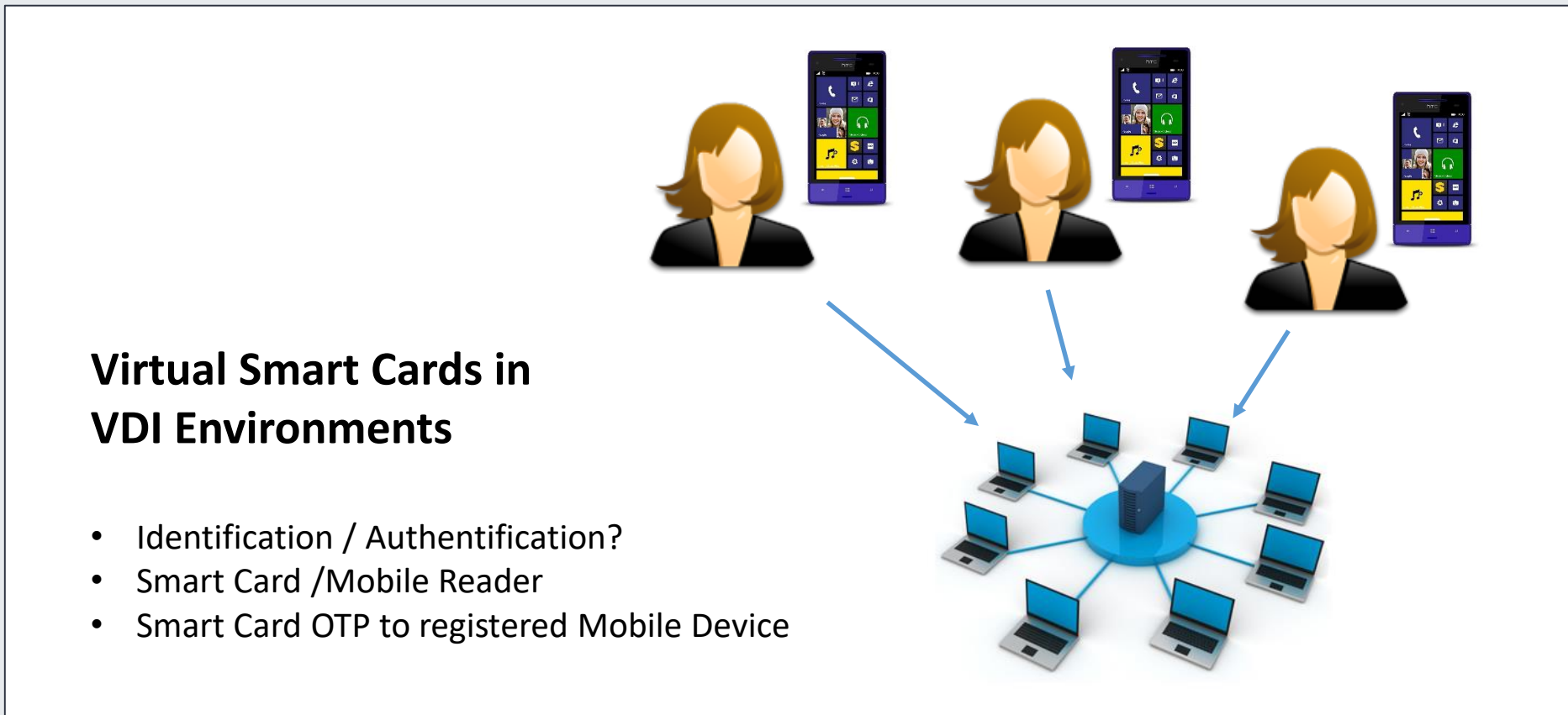
## Challenge: Multi-Device.



## Challenge: Multi-User.

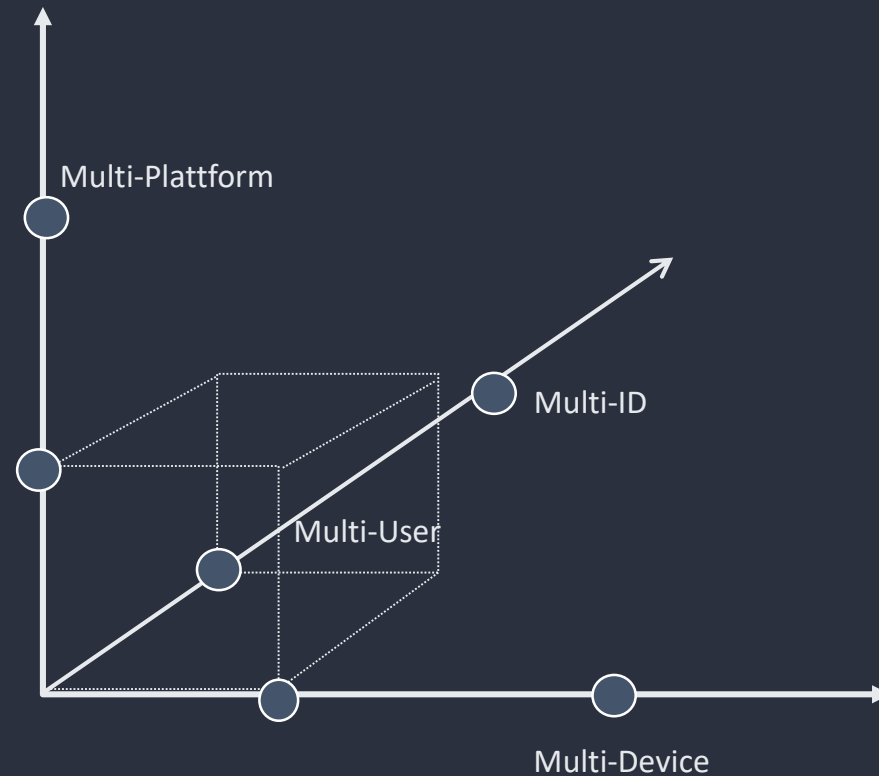


## Challenge: Multi-User & Multi-Device.





# System complexity dramatically increased!



## Conclusio – Practical Security of the Cryptosystem

- + Mathematical Security
  - + Quality of Implementation
  - + Quality of Enrollment
  - + Quality of Key Storage
  - + Quality of the application of the keys
  - + Quality of Life-Cycle-Management
- The weakest Link determines the result