

SE-Banken AB, Kungsträdgårdsg 8
Att: Secretary of the Board
111 47 Stockholm

Copy: Financial ID technology BID AB
Kungsgatan 33, 111 56 Stockholm

Vällingby 2021-06-01

Matters to SE-Banken's Annual General Meeting 2022

What would you think if your driver's license would work in such a way that when you identify yourself at the Tax Office, everyone who knows your password could go into any bank and empty your bank account, because no one there really ever even check your gender, but they do not check more than the password.

This is exactly how the Banks' software works, if someone happens to come across your PIN code. In fact, it consists of only four digits.

I hereby request that SE-Banken correct the software in its central computers, so that the software at each login checks that the customer computer's hardware address for the serial interface to the Internet is matched to the customer computer's corresponding hardware address retrieved from the login to BankID or to Mobile BankID. The hardware address is unique for each computer or mobile.

This hardware address, which can be of different lengths depending on the age of the client computer, should be represented by a mathematical transformation, much like the Cyclic Redundancy Check (CRC) of sufficient and constant length, so that the hardware address cannot be recreated backwards.

BankID and mobile BankID have for a long time had the strange function, that if I show my BankID ID at, for example, Systembolaget, my ID is shown at the same time in all other stores and banks throughout Sweden until I leave Systembolaget's store, the that is, logged out.

This has led to a large number of older ladies losing large sums from most banks, which lack the security function proposed by me. Many banks blame the fact that the affected customers must have handled the only four-digit numeric code in an uncertain manner. After all, these banks only secure the banks 'security against becoming liable for damages and ignore the customers' security. In addition, some bank boxes at some banks seem to indicate at an early stage that the code is incorrect.

If the bank uses a so-called QR code when logging in, the possibility remains for a fraudster to log in without using a QR code. As long as I have followed BankID's history, at least two corrections of their software have been needed so far.

I will therefore address this issue at the 2022 Annual General Meetings of almost all 4 major banks, except at Nordea, as they live and tax in Finland and thus lack important opportunities for owners to influence Nordea's morale. They are supposed to be happy about this.

Sincerely,
Carl Axel Bruno
Björnskogsgvärd 193
162 46 Vällingby