

UNOFFICIAL TRANSLATION OF THE SWEDISH ORIGINAL

SE-Banken AB, Kungsträdgårdsg 8

Copy: Finansiell ID-Teknik BID AB

Att: Secretary of the Board

Kungsgatan 33, 111 56 Stockholm

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Vällingby 2023-01-06

Matter to SE-banken's Annual General Meeting 2023

What would you think if your driver's license would work in such a way that when you identify yourself at the Tax Office, anyone who knows your PIN code could go to any bank and empty your bank account, because no one there really never checks who you are, but they do not check more than the PIN code. This is exactly how the banks' software for the electronic devise (Sw: "digipass") works, if any fraudster happened to come across your PIN code. In fact, it only consists of four digits.

In connection with the New Year's celebrations, I have been told that for BankID, the customer's MAC address is now checked when logging in. To find the MAC address of a network card in Windows:

1. Open a command prompt. ...
2. In the prompt of the opened command window: Write `getmac /v`: The MAC address, labeled Physical Address is displayed in the format `xx-xx-xx-xx-xx-xx`

After all, the hardware address is unique to each computer or mobile, which therefore has a unique MAC address of 12 characters, compared to the 4 characters of the PIN code to the digipass.

This converted hardware address, which is of fixed length is independent of the age of the customer computer, and represents of a mathematical transformation, much like Cyclic Redundancy Check (CRC) of sufficient and constant length, so that the hardware address cannot be recreated through the back door.

This means that BankID no longer has the strange function, that if I show my BankID at, for example, Systembolaget, my ID is displayed at the same time in all other stores and the bank throughout Sweden until I have left Systembolaget's store, that is, logged out.

After all, most banks have just secured the banks' security against being liable for compensation and ignore the safety of their customers. In addition, some digipasses at some banks block at an early stage if the code is wrong. With the Supreme Court's ruling in case T 4623-21, HD has ensured that things have finally been sorted out.

I would like to add that Finansiell ID-Teknik BID AB has never bothered to write a response to last year's case to the general meetings. As long as I have followed BankID's history, there have so far been at least three corrections to their software.

I hereby request that SE-banken correct the software in its central computers, so that the software at each login also checks whether the customer has acquired BankID, so that login with a digipass is prevented in that case.

Kind regards, Carl Axel Bruno