

Intro

Sparkasse Bank Malta plc introduced the “Spar Key” authentication application which meets the requirements of the EU’s Payment Services Directive II (PSD II). The app is used to authenticate all user logins into the Bank’s online banking system and to authorise all payment/security order transactions.

Spar Key System Requirements

The following system specifications constitute the minimum requirements for successfully installing and running Sparkasse Bank Malta plc's authentication application, Spar Key. Spar Key is to be used to authenticate user logins into the Bank's online banking system as well as to authorise the release of payment instructions and securities orders. The application is available in both "Desktop" and "Mobile" versions.

Supported Platforms

Desktop	Android	Apple iOS
<ul style="list-style-type: none">• Windows 7 SP1 (32/64 Bit) and installed Internet Explorer v11• Windows 8.1 (32/64 Bit) and installed Internet Explorer v11• Windows 10 1607 (32/64 Bit) and installed Internet Explorer v11 or newer Windows Versions• Limited Support for Terminal Server environments as Citrix or Microsoft Remote Desktop based on<ul style="list-style-type: none">○ Windows Server 2012 and 2012 R2 as well as 2016	<ul style="list-style-type: none">• Android 5.0 or later• Phone form factor preferred, tablet form factor works as well	<ul style="list-style-type: none">• iOS 10.3 or later; iPhone 5 or newer• Phone form factor preferred, tablet form factor works as well

Please note that the Desktop and Mobile version of Spar Key tightly binds the activation (Virtual Smart Card) to the device's hardware details and user profile which was used during activation. Copying the application including activation to another profile or system environment is not supported and not permitted by the Bank's Terms and Conditions and the requirements of the EU’s Payment Services Directive II (PSD II).

Notes for the Desktop Version

Spar Key places its activation data and configuration files in „%appdata%“and „%userprofile%/KOBIL Trusted Verify“. It is necessary that access to this directory is not blocked and that the contents are available and not being modified by other applications.

Execution in Oracle Virtual Box or Parallels is not supported. Execution from a USB thumb-drive or comparable mobile storage is also not supported.

The Desktop version of the app is visible in the “Notification Area Icons” on the taskbar, when not active on the Windows Desktop screen (bottom right).

Server environments

Changing hardware (e.g. because of Server Farms in Remote Desktop Environments) is not supported and would make the re-activation of the application necessary. Each individual hardware profile consumes one activation (up to three are possible for each user, with more available upon special request).

For example: Consider the case whereby the Application is installed in a remote desktop environment which consists of more than one server (comprising the server farm) to connect to our online banking system. The first time the App is used, it has its activation bound to the hardware of the device it is installed on, e.g. Server 2. In this case, the App would function correctly till the end of that session. Then, for the next session, the connection is directed to Server 4 (because of the load balancer’s decision). In this case the App would not function correctly (because it is bound to the hardware of Server 2, but now runs on Server 4) and would require re-activation.

If the App needs to be used within a remote desktop environment due to the specific company network setup, it is essential to ensure that the connection of the user(s) of the App is pinned to the same hardware all the time.

Since every distinct hardware-profile consumes one activation, users need to be pinned to a specific server or the use of the Spar Key application in a server farm is to be avoided.

Internet connections

It is the responsibility of the customers of the Bank to ensure a stable and secure Internet/WiFi connection when installing, activating and using Spar Key on their devices.

Notes Regarding Anti-Malware / Security Software

Spar Key for Windows has been tested with the following software suites. Please note that no support in relation to third party software will be offered by the Bank's support team.

- 360 Total Security \ Total Security \ v11 \ Win 10 1607 64 Bit SP1 32/64 Bit
- Avast \ Internet Security \ v12.1.2272 \ Win 10 1607 32/64 Bit Bit
- AVG \ AntiVirus FREE \ v2015.0.6201 \ Win 8.1 64 Bit 64 Bit
- AVG \ Internet Security \ v16.111.7797 \ Win 8.1 32/64 Bit Bit
- AVG \ Web TuneUp \ v4.3.6.255 (20161215) \ Win 8.1 64 Bit Bit
- Avira \ Antivirus Pro \ v15.0.24.146 \ Win 10 1607 64 Bit 1607 64 Bit
- Avira \ Antivirus Pro \ v15.0.24.146 \ Win 7 SP1 32 Bit 64 Bit
- Avira \ Free Antivirus \ v15.0.19.164 \ Win 7 SP1 32/64 Bit Bit
- Bitdefender \ Internet Security \ v20.0.29.1517 \ Win 10 1607 64/32 Bit
- Comodo \ Internet Security Premium \ v8.4.0.5165 \ Win 8.1 64 Bit
- ESET \ Smart Security \ v9.0.402.1 \ Win 8.1 32 Bit
- F-Secure \ Safe \ v16.5 \ Win 8.1 64 Bit
- Glarysoft \ Malware Hunter Pro \ v1.20.0.48 \ Win 8.1 32 Bit
- G Data \ Total Protection \ v25.3.0.1 \ Win 7 SP1 64 Bit
- Kaspersky \ Internet Security \ v16.0.1.445 \ Win 10 1607 32/64 Bit
- Lumension \ Endpoint Security \ v4.6.428 \ Win 10 Enterprise 1607 64 Bit
- Malwarebytes \ Anti-Malware Home \ v2.2.1.1043 \ Win 8.1 64 Bit
- McAfee \ LiveSafe \ v15.1 R0 \ Win 8.1 32 Bit
- McAfee \ Security Scan Plus \ 20161215 \ Win 10 1607 32 Bit
- McAfee \ Total Protection \ v15.0.166 \ Win 10 1607 32/64 Bit
- McAfee \ Web Advisor \ v4.0.262 \ Win 8.1 32 Bit
- Microsoft \ Win Defender \ v1.1.13103.0 \ Win 10 32/64 Bit
- Norton \ Security Premium \ v22.8.0.50 \ Win 7
- Norman \ Malware Cleaner \ v11.0 \ Win 8.1 64
- Norton \ Security Premium \ v22.8.0.50 \ Win 8.1
- Panda \ Global Protection \ v17.0.1 \ Win 8.1 64
- Panda \ Internet Security \ v17.0.0 \ Win 8.1 64
- Sophos \ Antivirus Free \ v1.0.5 \ Win 10 Home
- Spybot \ Home Edition \ v2.4.40.130 \ Win 7 SP1
- Spybot \ Home Edition \ v2.4.40.130 \ Win 8.1 64

Networking Requirements

Purpose / Environment	Desktop	Android	Apple iOS
<p>For the Signature Process</p>	<p>Direct Access to the TCP Ports 80 (HTTP) and 443 (HTTPS) at host "sparkey.sbm.services"</p> <p>TLS/SSL Inspection or TLS/SSL Interception is not supported and will prevent the app from working</p> <p>Proxied Connections are not supported</p>	<ul style="list-style-type: none"> • Same as for Desktop 	<ul style="list-style-type: none"> • Same as for Desktop
<p>For Push Notifications</p>	<p><i>Push Notifications are not used for the Desktop app.</i></p>	<p>Google's standard service for push notifications is used - Firebase Cloud Messaging, formerly known as Google Cloud Messaging).</p> <p>Your mobile device needs to be able to open a connection to the Internet on tcp/5228, 5229, 5230. If your network implements Network Address Translation (NAT) or Stateful Packet Inspection (SPI), implement a 30 minute or larger timeout for our connections over ports 5228-5230. This enables us to provide reliable connectivity while reducing the battery consumption of your users' mobile devices.</p> <p>For further details, please refer to Google's official documentation: https://firebase.google.com/docs/cloud-messaging/concept-options#ports_and_your_firewall</p> <p>Please note that the signature functionality of Spar Key works also without the push notification functionality.</p>	<p>Apple's standard service for push notifications is used - Apple Push Notification Service (APNS).</p> <p>Your mobile device needs to be able to open a connection to the Internet on tcp/5223. During device activation tcp/443 is required, and afterwards for fallback (on Wi-Fi only) if devices can't reach APNs on tcp/5223.</p> <p>For further details, please refer to Apple's official documentation: https://support.apple.com/en-us/HT203609</p> <p>Please note that the signature functionality of Spar Key works also without the push notification functionality.</p>