

Pen Drive / USB Drive / Memory Stick / CD	USB Token
It is a portable hard Disk, which is un-secure and could be used for copying and deleting any files.	It is secure device, having inbuilt Cryptographic Service Provider (CSP) and Cryptographic processor, used specifically to carry Digital Credentials of individuals and is primarily used for Two Factor authentication.
Pen Drive are prone to Virus Attack, as it is a normal hard disk, the certificates can always be destroyed / mutilated by Viruses.	A virus cannot affect USB Token, and the digital Certificate stored would always be secure.
Pen Drive do not come with password protection (only high end [expensive] pen drive come with password protection), so any one can misuse the certificate stored in the Pen Drive	USB Tokens were created for security, and they are used extensively for two Factor Authentication.
The Password Protection which a Pen Drive offers is basic, and present generation of Pen Drives do not encrypt content at the storage level.	USB Tokens offer military grade security and the contents are also encrypted internally.
The Digital Certificate has to be manually copied and deleted from the browser each time you would have to sign.	In USB Token when you insert the USB Token, it automatically copies the certificate to the browser and when you remove the USB Token it automatically removes the certificate from the browser.
The private key is exposed, and has to be manually copied for digital signing.	The Private key never leaves the USB Token and signing takes place within the USB Token itself. So, the security is guaranteed.
The chances of loosing Digital Certificate are high because of Media corruption.	USB Token is specifically used for secure storage, so the data reliability is higher in USB Token.
Pen Drive Quality is questionable, as the race to lower their prices is always on the mind; vendors tend to cut corners to sell their product, which in long run is bad for client, as they would have to live with un- stable, reliable product.	USB Tokens are specifically designed for such security operations and are FIPS certified. So, when a client gets an USB Token, it is assured that no corners have been cut; the product in his hand is the best money could buy.
When you carry Digital Certificate in a Pen Drive, <b>it is like keeping blank signed Cheque in your wallet.</b>	Where as in USB Token, <b>it is simply storing un-signed cheque book in your vault.</b>