



IdenTrust™ PLOT

The Standard Global Framework for Trusted Identities

Building a Blueprint for Success

To make global communications and commerce less risky and more cost effective, IdenTrust™ relies on the PLOT – policies, legal and operational framework, and access technology to provide a trusted blueprint for globally interoperable identity authentication. Recognized by major government and regulatory bodies, it is accepted in more than 90 countries.

Key Features of the PLOT

1. Only the total combination of the PLOT components – Policy, Legal Framework, Operations Hosting, or Technology, provides a comprehensive solution to risk management in digital transactions.
2. Policies and procedures developed and agreed to by financial institutions around the world provides a comprehensive approach authenticating identities.
3. IdenTrust identities are globally interoperable under uniform private contracts recognized in countries around the world. Other systems require public law for digital signatures to be effective.
4. Customer agreements are valid, binding and enforceable in more than 90 countries that comply with United Nations, World Trade Organization, and FATF guidelines.
5. IdenTrust delivers a complete, hosted environment to enable a full spectrum of trusted identity services.

Benefits from Financial Institution Backing

Developed and adopted by global financial institutions that collectively invested over \$170 million in its creation, the IdenTrust PLOT contains more than 3000 pages of comprehensive intellectual property regarding trusted identities. Leading financial institutions, traditionally responsible for trust brokering, and heavily regulated, served as the original architects for this policy blueprint. As a result, the PLOT has the input and insight gained from financial institutions around the globe, and is properly designed, compliant, and complete – it is a rule set that financial institutions can rely upon to create trust!

Corporations and consumers using IdenTrust enabled products and services from their financial institutions are immediately able to conduct Internet-based activities, whether corporate trade with their trading partners around the world or Internet banking because IdenTrust digital credentials and signatures are legally binding in countries around the world. They can streamline the process of opening and maintaining multiple accounts across multiple institutions, or, provide identity authentication for consumers using shared networks by using a digital certificate to authenticate and validate identity across multiple banks. Furthermore, they can rely upon a single, proven Trust infrastructure, which supports and safeguards multi-party, multi-bank, and cross-border transactions while satisfying a myriad of ever-changing regulations. By conducting e-commerce based on the blueprint of the PLOT, corporations and consumers can effectively minimize the risks of online fraud and identity theft without having to invest in creating and maintaining their own trusted identity frameworks and operating policies.

The PLOT is a blueprint for ensuring that identities are issued, validated and utilized in a standardized way inside and outside a financial institution, nationally and internationally. Thus, unlike other Public Key Infrastructure based approaches, the PLOT covers *all* aspects of developing and deploying a Trust Infrastructure anywhere in the world.



Benefits

Definitive Global Standard

Conduct e-commerce using a uniform trusted identity standard.

Minimized Investment

Avoid having to create and maintain individually separate legal frameworks and operating policies.

Streamlined Account Opening, Maintenance and Compliance

Enables accounts to be opened and maintained in a standardized way across IdenTrust member banks, eliminating paperwork and duplication by treasurers, while ensuring regulatory compliance.

Expedited Electronic Agreements

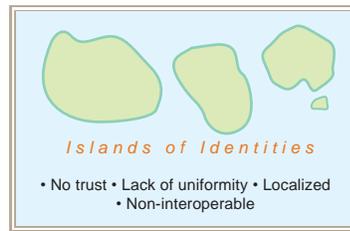
Accelerate agreed upon terms for conducting business at all levels, whether commercial or consumer, using trusted identities to secure each transaction.

Guaranteed Assurance

Leading corporations, financial institutions and government agencies from around the world stand behind the PLOT.

Transforming Electronic Communication and Commerce with the PLOT

Consider the process that companies, consumers and their financial institutions followed to engage in electronic commerce both domestically and cross border prior to the design and adoption of the blueprint provided by the PLOT. Historically, trust was established according to local standards and approaches largely using an in person visit to the branch and a paper based signature card with wet signature. In addition, the policies and legal frameworks governing these localized identity silos were often developed separately from the technical and operating processes, leading to added complexity and inconsistencies in deployment. Moreover, corporations would often band together with their trading partners to define identity standards within their trading communities, further perpetuating the “islands of identities”. Consumers were also isolated by the inconsistent approaches for identity used by different products and services offered by the bank. For example, one product could require a one time password while another felt pin/password were adequate validation. Lack of consistency created confusion and no interoperability.



Corporations and financial institutions in each region had to invest in building much of the operational infrastructure for managing identities. Meanwhile, financial institutions addressed the regulations affecting the customers and commerce in their region, but not beyond, making ongoing, cross-border compliance both haphazard and expensive. At the same time, financial institutions often had to deal with both third-party intermediaries in their own commercial regions, as well as individual governments outside their regions, to enable efficient, cross-border trade.

Trusted Identities: Before vs. After IdenTrust PLOT

| | Before PLOT | After PLOT |
|--|---|--|
| Network Infrastructure | Private Dedicated Networks | Internet |
| Scope of Trusted Identity Standards | Local Identity Silos based on Specific Corporations and Regions | Single, Uniform Cross-Border Standard |
| Design & Integration of Policy, Legal, Operations and Technology | Separately Developed, Loosely Connected | Fully Unified and Consistent |
| Required Investment in Custom Infrastructure | Moderate to High (\$\$\$) | Minimal (\$) |
| Regulatory Compliance | <i>Ad hoc</i> , Per Trading Silo/Region | <i>Contractually Binding</i> , Provided by Blueprint |
| Need to Deal With Intermediaries | Local Trade: Third Parties Cross-Border: Governments | Banks and others |

Thankfully for companies, consumers, and their regional financial services partners, the PLOT has forever changed the rules of the game. Local approaches to establishing Trusted Identities have been replaced by a single, uniform contractual standard, backed by leading institutions around the world. This enables a limitation of liability across all parties to the transaction.

The legal and policy framework has been fully integrated with the technical and operational infrastructure, providing an integrated blueprint that is consistent and binding across borders. Financial institutions issuing digital signatures from IdenTrust can rely upon their acceptance around the globe to enable trusted e-commerce, minimizing the time needed to expand corporate penetration into new markets, and easing interoperability issues for consumers wanting to safely access an ever expanding list of services over the Internet. As a result, the IdenTrust PLOT has removed much of the risk and complexity from cross-border, electronic commerce, while making it more cost-effective for all participants.

About IdenTrust™

IdenTrust is the global leader in trusted identity solutions, recognized by global financial institutions, government agencies and departments, and commercial organizations around the world. IdenTrust enables organizations to effectively manage the risks associated with identity authentication; work interoperably with countries around the world; minimize investment in creating their own policies and legal frameworks; and deploy a spectrum of products insuring trust, smarter, faster, and more cost effectively.

The only bank-developed identity authentication system, IdenTrust provides a unique legally and technologically interoperable environment for authenticating and using identities worldwide. The IdenTrust Trust Infrastructure is predicated on a proprietary framework that combines policies, legal framework, trusted operations and technology (P.L.O.T.) to create a comprehensive environment for issuing trusted identities. IdenTrust is the only company to provide a solution incorporating all four of these elements. Customer agreements are valid, binding and enforceable in more than 175 countries. IdenTrust identities are globally interoperable under uniform private contracts recognized in countries around the world. Competing offerings, in contrast, rely on a dizzying maze of public laws that vary from jurisdiction to jurisdiction. Additionally, the IdenTrust Trust Infrastructure maintains the privacy of each and every transaction processed by reading only digital certificate information, not the message itself.

For more information on the IdenTrust™ PLOT or other solutions, please contact:

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