



IdenTrust™ Trust Infrastructure

A Foundation of Trust for Business Applications

IdenTrust™ Trust Infrastructure leverages the legacy of public trust in financial institutions. Customers trust the traditional role of banks as commercial intermediaries. Banks have always vouched for customers who are strangers to each other. Customers identify this as a core feature required for all banking services. Secure digital identity offers a platform for multiple electronic services. IdenTrust uses the proven, scalable risk model of global credit card systems. A four corner deployment model allows customers of different banks to transact business by relying upon both local and global Know Your Customers (KYC) based identity authentication performed by their own financial institutions. Regulators require it, banks know how to do it.

A Broad Spectrum of Trust

IdenTrust™ Trust Infrastructure provides a legally and technologically interoperable environment for authenticating and using identities worldwide. The IdenTrust™ Trust Infrastructure is predicated on and differentiated by the P.L.O.T. – policies, legal framework, trusted operations, and technology that create a comprehensive platform for issuing trusted identities. Other identity authentication suppliers primarily focus on access authentication. IdenTrust is the only company to provide a solution incorporating all of these elements of the PLOT. Customer agreements are valid, binding and enforceable under uniform private contracts recognized in more than 93 countries. Other systems require public law which varies from country to country for digital signatures to be effective. Only IdenTrust provides a globally uniform system for digital identity authentication. Additionally, the IdenTrust Trust Infrastructure maintains the privacy of each and every transaction processed by only reading digital certificate information, not the message itself.

How to Implement the Spectrum of Trust

There are two steps involved in implementing a Trusted Infrastructure. The first defines the level of trust each business application requires. The second step determines the workflow integration required, appropriate level of support, and ancillary products and services appropriate for the individual institution. Once selected, IdenTrust assigns a delivery team to ensure successful implementation.

Benefits

High Reliability

Mature, reliable, and redundant infrastructure backed by in-depth experience and a history of proven performance.

Accelerated Deployment

Quickly enable business applications through certified software and hardware components along with a fully managed turnkey service.

Minimized Startup Costs

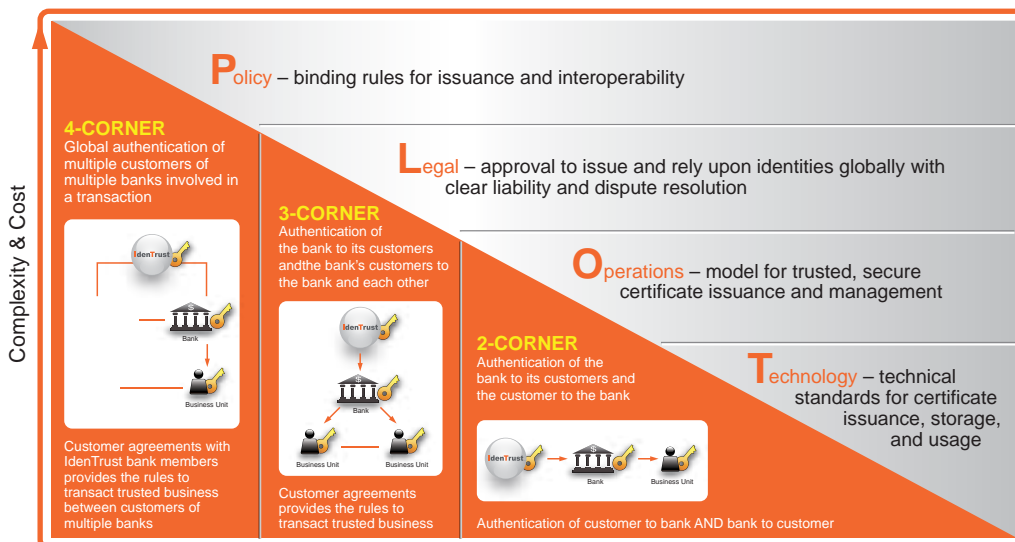
Avoid large upfront costs in setting up a trusted identity management infrastructure in house.

One-Stop Convenience

Comprehensive suite of identity and certificate administrative, legal, operational, technical, and network services.

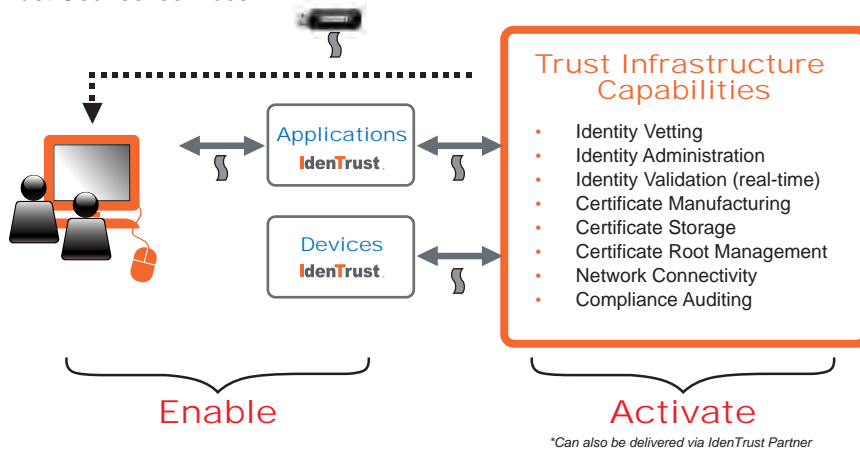
Extensive Flexibility

Different deployment options to meet different usage requirements, application complexity, and level of trust.



Identity Deployment Models

IdenTrust offers different identity deployment models to deliver the level of trust required to meet specific business challenges balanced by a commensurate level of assurance. Collectively, the different models help enterprises to quickly enable their applications, devices, and/or key storage mechanism and to activate specific capabilities within the Trust Infrastructure. Additional IdenTrust expertise to guide companies in implementing a comprehensive spectrum of trust is available through Trust Counsel services.

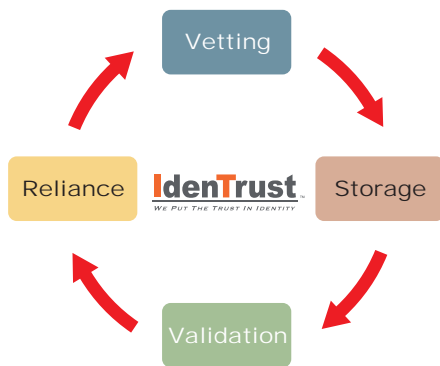


Rigorous Audit & Regulatory Backing

IdenTrust's Trust infrastructure enables financial institutions and corporations to comply with various government regulations, such as Sarbanes-Oxley, Graham Leach Bliley and the cross border identity authentication required for SEPA and MiFID. In addition, it has met rigorous industry standards and third-party audits such as ISO/NIST Common Criteria CS-2 Audit and WebTrust for CAs. Finally, IdenTrust is one of a small number of vendors that has been certified by the General Services Administration to provide Trusted Identity credentials under the Access Certificate for Electronic Services (ACES) program.

Key Ingredients in Managing Trust

IdenTrust's comprehensive approach to trusted identities integrates the elements of the PLOT – Policies, Legal Framework, Operations and Technology to deliver the four key ingredients in managing trust, which includes:



- **Identity Vetting** that complies with Know Your Customer (KYC) requirements
- **Identity Storage** of both vetted identity information in addition to the digital credentials
- **Identity Validation** in real-time to check if the user's digital credential has been revoked
- **Identity Reliance** that provides a remedy based on contractual recourse if a problem occurs

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™ Trust Infrastructure or other solutions, please contact:

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IdenTrust™
WE PUT THE TRUST IN IDENTITY