IdenTrust™ Trust Network Certificates

SSL and Bank-Branded Certificates

Server and Network Level Authentication Ensures Privacy, Security and Non-Repudiation

Your customers rely on the validity of your digital certificates for a variety of electronic commerce applications such as electronic banking, e-commerce and cash management.

But can your customers also rely on the validity of digital certificates issued by others?

They can with IdenTrust.

IdenTrust works with member banks to issue individual certificates based on globally recognized and regulated Know Your Customer (KYC) rules. All IdenTrust members adhere to a Rule Set developed and agreed to by 55 financial institutions from around the world that provides non-repudiation and limitation of liability.

Thus, member banks can rely upon certificates issued by other members to authenticate an individual.

Delivering Trust With Encryption and Authentication

IdenTrust™ Trust Network Certificates authenticate machine-to-machine communications during a secure sockets layer (SSL) connection using 128-bit SSL certificates. (SSL is widely used to protect information such as credit card numbers and account information via the Web.) IdenTrust uses standard x.509 v3 SSL certificates that work with all SSL-capable browsers and servers.

The combination of SSL and bank-issued certificates to authenticate and encrypt the data transmission ensures that the individual sending and receiving the information is who they say they are.

IdenTrust supplies two types of Trust Network Certificates:

- SSL Certificates for secure machine-to-machine delivery.
- Bank Certificates for authenticating the identity of the user. These certificates are issued as Business, Consumer or Server certificates. secure and legally binding electronic commerce.

Benefits

Strong Multi-factor Authentication
IdenTrust Trust Network Certificates are based on a public key infrastructure (PKI) and use both a public and private key to provide the strongest authentication available.

Global Interoperability
IdenTrust Trust Network Certificates are legally binding and accepted in more than 175 countries.

Leverage Existing Infrastructure
IdenTrust delivers a complete hosted environment, enabling financial institutions to focus on customer service rather than building and maintaining a digital certificate infrastructure.

P.L.O.T.-enabled
Policies, a Legal framework, Operational standards and Technology access combine to reduce the risks in electronic communications. The members-only network ensures compliance with IdenTrust's strict Rule Set.

Full Spectrum of Identity Services
Your customers can use IdenTrust bank issued certificates for a variety of electronic commerce applications, including authenticating online account openings and maintenance, loan origination, treasury management and electronic invoicing.

How IdenTrust Trust Network Certificates Work

1. Customers or businesses register with an IdenTrust member bank by supplying their identity information and agreeing to minimum Terms & Conditions specified in the IdenTrust Rule Set.

2. The IdenTrust member bank validates the identity information in accordance with KYC require-ments. IdenTrust verifies at least the following:

    a. That the certificate applicant is authorized to act on behalf of the customer organization (Business and Server Certificates only).

    b. That the physical address, phone number and e-mail address are valid.

    c. That the domain name ownership is valid (Server Certificates only).

3. Once it completes the KYC procedures, the IdenTrust member bank sends an activation information and fulfillment package to the certificate applicant's verified physical address via an out-of-band delivery method such as postal mail. This package may include software drivers, installation instructions and physical key storage mechanism such as a USB token.

4. Using the activation information, the certificate applicant generates and retrieves their digital certificate.
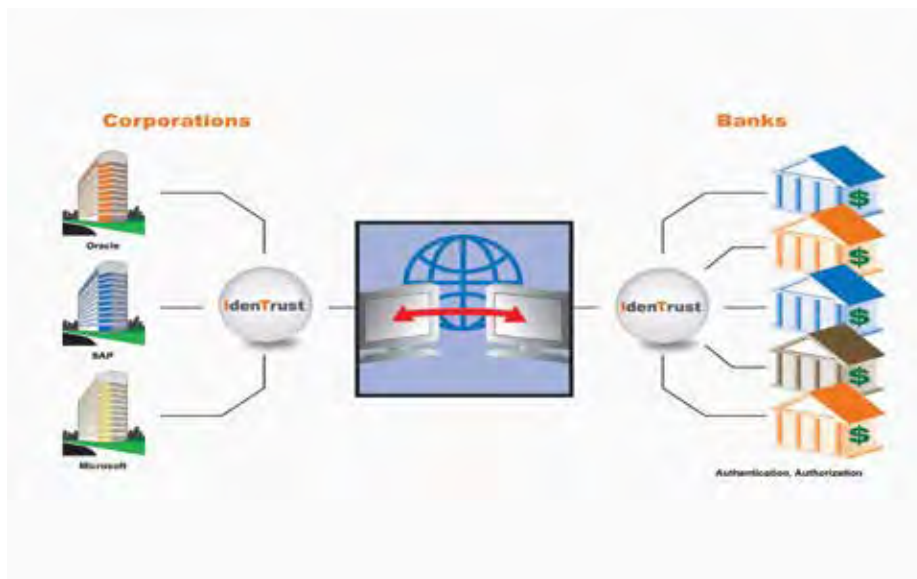
With IdenTrust Trust Network Certificates, banks can rest assured that they are providing their customers with a secure, proven digital certificate.

Banks know their customers, and customers know (and trust) their bank. IdenTrust Trust Network Certificates leverages that trusted relationship in an online world.

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 Network or other solutions, please contact:

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WE PUT THE TRUST IN IDENTITY