

Multi-Factor Authentication Trust Package

Benefits for Financial Institutions

Compliance

Meet the requirements of FFIEC Guidelines, Bank Secrecy Act, USA Patriot Act, Sarbanes-Oxley, Gramm-Leach-Bliley, and Basel II.

Identity Authentication

Verifying the identity of the person who originates or receives: financial transactions, emails or who signs documents.

Assured Document Integrity / Authenticity

Prove that documents or transactions have not been altered using built-in tamper controls, and manage and track reviews and their changes online.

Legally Binding, Trusted Documents

IdenTrust digital signatures ensure non-repudiation, limited liability, and are legally binding worldwide.

Quicker Turnaround

Accelerate the processing and completion of forms and contracts – in real-time.

Reduced Operating Costs

Eliminates recursive paper to digital conversions, and saves on manpower as well as printing, shipping and handling costs.

The Multi-Factor Authentication Trust Package is a complimentary start-up kit for financial institutions to experience a high assurance solution to 1) manage risks associated with e-commerce, 2) meet regulatory mandates, and 3) enable paperless electronic processes and commerce.

The IdenTrust Multi-Factor solution meets the highest levels of assurance, going beyond what is required by today's regulations such as the FFIEC Guidelines, the Bank Secrecy Act, and the USA Patriot Act – therefore, you will be already equipped to comply with future requirements and not have to make major changes to your existing risk management strategy, operations, and IT systems.

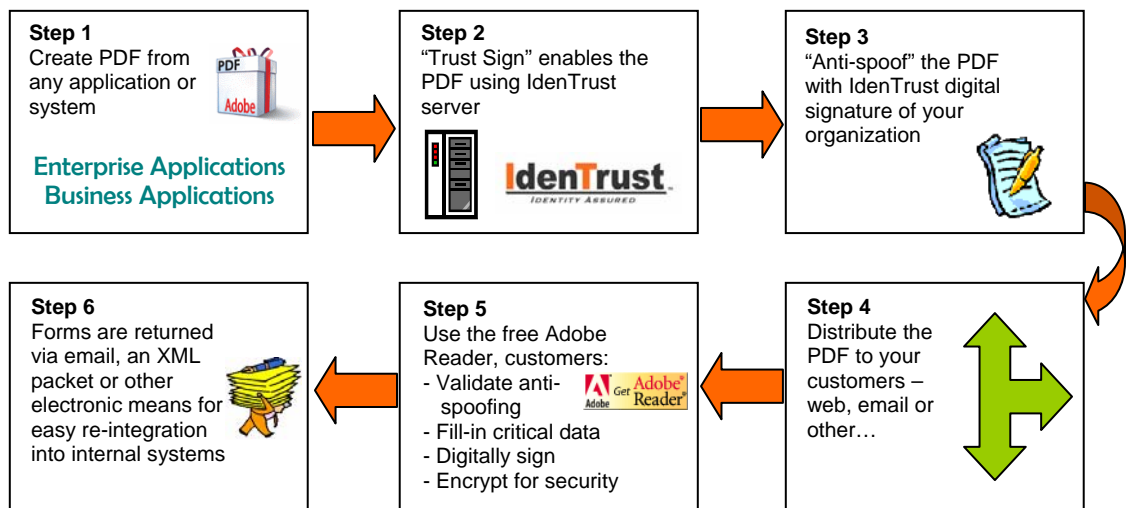
What's included?

- Two (2) Multi-factor Digital Certificates stored on USB Tokens
- One enablement of your paper form to an electronic form using our IdenTrust™ Trust Sign solution in partnership with Adobe (e.g. Account Opening document)
- 1-days worth of consulting – a dedicated expert will work with you from start to end of project
- 2 weeks free trial using the electronic form with the digital certificates
- Training on how to utilize this solution
- Trust Score Assessment and recommendations

How do I get started?

Contact IdenTrust to schedule a discovery session which will determine the solution specifics based on your institution's processes, resources, and other needs you may have.

In less than a week's time, you can be up and running with this solution. Below is a step-by-step process on generally how the solution will work within your institution:



IdenTrust Meets Multi-factor, Multi-layer Authentication

Multi-factor authentication requires combining two or more authentication techniques together to form a stronger or more reliable level of authentication. This usually involves combining two or more of the following types: Secret - something the person knows, Token - something the person has, and Biometric - something the person is. IdenTrust in conjunction with our partners meets the full multi-factor authentication definition.

Multi-factor Authentication Layers	IdenTrust Solution
Something the user <i>knows</i> (e.g. Password, Pin)	<input checked="" type="checkbox"/>
Something the user <i>has</i> (e.g. Smart Card, USB Token)	<input checked="" type="checkbox"/>
Something the user <i>is</i> (e.g. fingerprint)	<input checked="" type="checkbox"/>

“The success of a particular authentication method depends on more than technology. It also depends on appropriate policies, procedures, and controls.” - FFIEC Guidelines

A “PLOT” for Compliance

Global e-commerce requires an entire policy, legal, operational, and technical framework. With an increasing number of regulatory guidelines being issued globally every day, this infrastructure provides a way for financial institutions to meet a spectrum of compliance needs. Given the IdenTrust heritage of being bank-built, we understand the responsibilities financial institutions have to safeguard their customers’ information and protect against the growing threat of identity theft and fraud.



Technology is the technical aspects of how an identity works, specifically the hardware, software, and data elements required for implementation.

Operations must execute and deliver the technology infrastructure in a secure environment.

Legal structure incorporates the liability models, dispute resolution, and legality of the technology infrastructure as deployed in varying jurisdictions around the world.

Policy dictates the regulatory and compliance aspects of Know Your Customer (KYC) and the Customer Information Program (CIP) rule for identifying customers, issuing identities, and incorporating these details into the overall identity model.

For more information on IdenTrust Multi-Factor Authentication Trust Package or other IdenTrust solutions, please contact:

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