

# Multi-Factor Authentication Trust Package

## Benefits for Financial Institutions

### Compliance

Meet the requirements of EU Directive 1999/93/EC for electronic signatures, EU Directive 2001/115/EC for e-invoicing, Markets in Financial Instruments Directive 2004/39/EC (MIFID), Regulation 2560/2001/EC on cross-border payments in euro (SEPA), FFIEC Guidelines, Bank Secrecy Act, USA Patriot Act, 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 reviewers and their changes online.

### Legally Binding, Trusted Documents

I denTrust 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.

Banks, securities firms and corporate treasuries are facing significant business and IT change to support and comply with the Single Euro Payments Area (SEPA) and Market in Financial Instruments Directive (MiFID) regulatory requirements. Meanwhile, corporate treasurers and banks are increasingly adopting the I denTrust standard to reduce risk, costs and improve efficiency in day-to-day operations.

Whilst cost is incurred to implement any regulatory directive, this spending can be translated into a strategic advantage by integration with new products and services. Thus, the new information that must be generated to achieve compliance can be utilized in solutions based on delivering new information to customers. Enhanced information improves the customer's experience and increases opportunities to up-sell the customer into expanded service packages.

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.

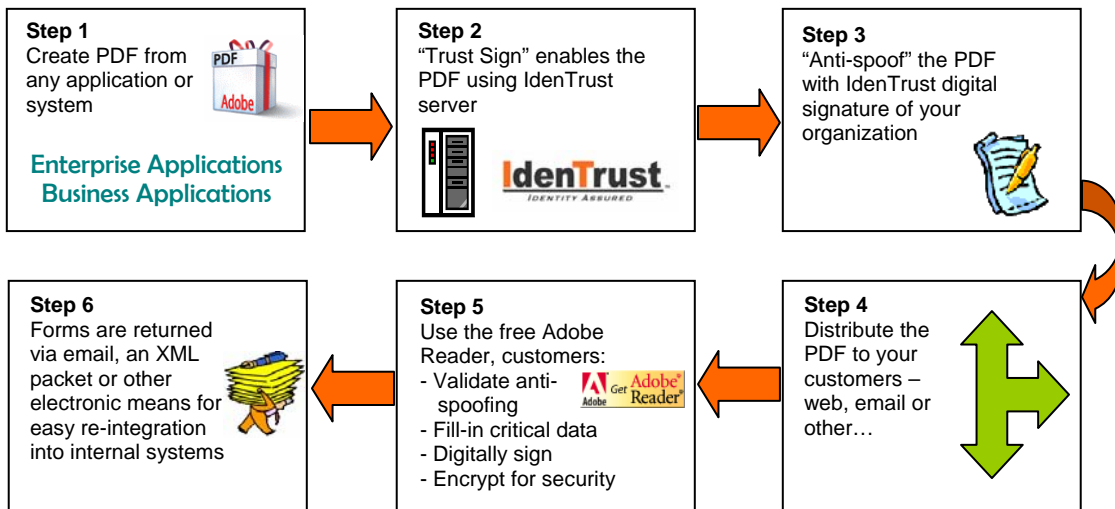
### What's included?

- Two (2) Multi-factor Digital Certificates stored on USB Tokens
- One enablement of your paper form to an electronic form using our I denTrust™ 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 I denTrust 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)	
Something the user <i>has</i> (e.g. Smart Card, USB Token)	
Something the user <i>is</i> (e.g. fingerprint)	

*"Markets, especially financial markets, are based on one thing in particular: trust. Trust is at its strongest, and markets work best and are confident when there is transparency, reliable information, legal certainty and carefully calibrated levels of consumer and investor protection."*

*Charlie McCreevy, European Commissioner for Internal Market and Services*

### 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:

#### Corporate Headquarters

795 Folsom Street  
First Floor  
San Francisco, CA 94107 USA

T: 415.848.3010

F: 415.848.2745

E: [financialsales@IdenTrust.com](mailto:financialsales@IdenTrust.com)

#### European Office

117 Fenchurch Street  
London, EC3M 5DY  
United Kingdom

T: +44 (0)20 3008.8330

F: +44 (0)20 3008.8331

For more information, visit:

[www.IdenTrust.com](http://www.IdenTrust.com)