IdenTrust™
We Put the Trust in Identity

Conduct E-commerce Around the World as Securely as Around the Corner
Although the Internet has greatly improved the speed and ease at which global business is conducted, there are many processes that still require face-to-face communications or the faxing and mailing of paper-based documents. While it may be reasonable to order office supplies over the Internet using a credit card, it’s quite risky to rely on an unverifiable digital signature for an international trade agreement. Or to authorize a multi-million dollar payment to a supplier. Or to accept signatories on a syndicated commercial loan. Or to administer identity credentials to contractors needing physical access to government locations.

E-mails can be falsified, identities can be stolen, documents can be changed, and web sites can be pharmed or phished.

But imagine if you could electronically replace the meeting and handshake you have in the physical world. No longer would you need to receive a paper-based signature to guarantee authenticity. You could turn costly and time-consuming paper-based processes into fast and efficient electronic processes. You could conduct business across the globe as securely as around the street corner.

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<thead>
<tr>
<th>Process</th>
<th>With Trusted Identities</th>
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<tr>
<td>Global account opening and management</td>
<td>Utilize a single digital certificate to authenticate identity and facilitate account maintenance across a variety of financial institutions.</td>
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<td>Contract, purchase order, and invoice approvals</td>
<td>Eliminate paper and physical signatures and automate the last part of the supply chain, streamlining and securing processing, and reducing overall costs.</td>
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<td>Internet transactions</td>
<td>Provide assurance that the site has not been phishing or pharming and that corporate financial information to support purchases has not fallen into the wrong hands.</td>
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<td>Lending</td>
<td>Approve and finalize online within minutes with digital signatures from the lender, title company, escrow agent, insurance agent, and others.</td>
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<td>Public sector procurement</td>
<td>Authenticate procurement submissions by identifying and verifying submitter.</td>
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<td>Government contracting</td>
<td>Authenticate government employees and contractors ensuring legal residency and verifying no criminal ties.</td>
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Global e-business has greatly added to the complexity of the financial and business supply chain at the same time the threat of fraud and identity theft has grown. Many new regulations such as Federal Financial Institution Economic Council (FFIEC) guidelines, the USA Patriot Act, the Single European Payments Area (SEPA) and the Markets in Financial Instruments Directive (MiFID) are attempting to regulate this environment with businesses and financial institutions scrambling to comply.

Automating and integrating the financial and business supply chains - fully and assuredly - benefits everyone, from the businesses that now can create binding contracts across the Internet to financial institutions that can offer new trusted products and services to their corporate customers to the government entities responsible for regulating global e-business.

So what's stopping corporations, financial institutions, and governments from full automation and global business-to-business e-commerce? One key barrier has been the security of the end-to-end supply chain. Identifying all parties within the supply chain, whether financial or physical, in a method that leaves no room for doubt has not been available.

Until now.

IdenTrust has toppled that barrier by providing globally interoperable standards for identity management using financial institutions as the trusted third-parties for authenticating business-critical transactions. The IdenTrust identity platform provides a spectrum of trust products to address technological, legal, and identity vetting concerns of government agencies, financial institutions, and corporations.
Digital certificates and identity management technology were around even before the Internet was conceived. While the challenges of technological interoperability have largely been overcome, local variations, both in laws governing digital signatures and digital certificates and procedures for identity vetting, prevent effective global interoperability. While Certificate Authorities (CA) are able to deploy Public Key Infrastructure (PKI) that can be accessed by trading partners, anyone outside this trading silo is unable to rely on the same certificates.

Were the identities of the certificate holder properly vetted? Are the laws governing digital signatures uniform across national boundaries? Which party is liable if fraud is proven? And for how much?

Business-to-business e-commerce stalls because entities are unable to share and trust digital identity management.

Several factors make IdenTrust different from other digital certificate or identity management providers.

| Interoperability between corporations and their banks | IdenTrust members include global financial institutions spanning five continents. Financial institutions know and understand identity and trust and through this unique knowledge and Know Your Customer (KYC) compliance are best positioned to create a worldwide network of trusted credentials. |
| Our government-regulated, bank-built, and globally interoperable identity framework | Identity management requires an entire legal, operational, and technical framework that is accepted by corporations, financial institutions, governments, and regulatory bodies. |
| Our promise of limited liability in the event of repudiation | Each member of the IdenTrust Network has entered into a contractual agreement that clearly outlines the liability of each party. IdenTrust digital signatures ensure non-repudiation and are legally binding worldwide through IdenTrust member institutions. |
Standards have never been so important. Regulations such as Sarbanes-Oxley (SOX), the Single European Payment Area (SEPA) and the Markets in Financial Instruments Directive (MiFID) are driving corporations and financial institutions to incorporate standards in all facets of their business. Proprietary solutions simply can not provide the global interoperability regulation demands. IdenTrust identity authentication and execution enables plug-and-play interoperability with global regulatory bodies in a secure yet open framework—a key enabler to standards.

IdenTrust's identity vetting complies with the rigorous Know Your Customer (KYC) and Know Your Customer's Customer (KYCC) requirements, giving all parties complete assurance that the highest regulatory standards have been met.

In addition, IdenTrust is certified by the General Services Administration (GSA) under the Access Certificate for Electronic Services (ACES) and the Department of Defense (DoD) Interim External Certificate Authority (IECA). IdenTrust is a regulated entity with oversight by the Office of the Comptroller of the Currency (OCC) and the European Union (EU) Digital Signature Directive.

Global business-to-business e-commerce requires an entire policy, legal, operational, and technical framework that is accepted by corporations, financial institutions, governments, and regulatory bodies. A single entity cannot create this framework alone or in a silo. It takes a village.

Today the IdenTrust "village" represents financial institutions, government agencies, and corporations from around the globe.

IdenTrust is also working diligently with organizations such as TWIST (Transaction Workflow Innovation Standards Team) and GS1/RosettaNet to help accelerate the adoption of open standards for supply chain and corporate treasury automation. This collaboration between IdenTrust and industry standards groups will result in a global interoperable standard for electronic communication that serves corporates as well as financial institutions.
Trusted Treasury Operations

Business has accelerated globally as the Internet penetrates more countries and accessibility grows. Traditional processes for opening and maintaining accounts to support business globally do not fulfill the requirements of an electronically connected market. Identity authentication is mandatory for corporate treasurers to be able to dynamically respond to where the business opportunity arises. Accounts need to be opened and closed in conjunction with the ebbs and flows of the global market.

Automating the account opening process eliminates the internal paperwork within a corporation to gain designation of signatories and the ongoing maintenance of the signatories and account openings and closures. Digitally signing each step in the process eliminates the risk of fraudulent credentials being presented and accepted throughout the execution of the process.
A Spectrum of Trust:
The IdenTrust Identity Platform

All trust is not created equal. Responding to an email from a friend requires a certain level of security. But when the stakes are higher - signing off on a multi-million dollar contract with a supplier, endorsing a commercial loan, electronically sending highly sensitive business data, or authorizing a defense department contractor - you need a higher level of assurance that you are doing business with whom you think you are.

But placing the highest levels of security on a friendly exchange of emails is like putting a tourniquet on a scratch - unneeded, unnecessary, and unwise. The key is to facilitate Internet commerce between trusted parties and not hamper it. Identity management requires a range of identity protection and authentication, from simple encryption to full identity assurance that can support the full range of business needs.

IdenTrust offers different solution packages to deliver the level of trust needed for specific business challenges. Each Trust Package delivers a customized set of identity capabilities such as authentication, encryption, and digital signing.

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<th>Business Need</th>
<th>Trust Level</th>
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<tr>
<td>Encryption</td>
<td>Minimum</td>
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<td>Identity Control</td>
<td>Elevated</td>
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<tr>
<td>Operational Improvement &amp; Risk Management</td>
<td>High</td>
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<tr>
<td>Compliance</td>
<td>Severe</td>
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IdenTrust™ Trust Network: The Globally Interoperable Trust Community
Brings together all entities involved with e-commerce and authenticates identities real-time.

IdenTrust™ Trust Blueprint: The Standard Global Framework for Trusted Identities
Reduces the risks and costs of cross-border trade through legally binding contracts.

IdenTrust™ Trust Infrastructure: A Foundation of Trust for Business Applications
Provides a hosted, secure data center with a full set of operational, logistical, network, and technical capabilities.

IdenTrust™ Trust Sign: The Trusted Solution for Online Document Collaboration
Enables parties to digitally sign and deliver authenticated, trusted PDF documents over the Internet.

IdenTrust™ Trust Counsel: Smarter and Faster Trust Deployment
Offers professional consulting to help achieve the difficult task of building a secure, trusted identity infrastructure.

IdenTrust enables financial institutions, governments, and corporations to finally take full advantage of the worldwide e-commerce. The Internet may have changed the way business is done from physical to electronic. IdenTrust insures that this electronic business is done securely.