



## IdenTrust® Trust Network® for Financial Institutions



### Trust Network Resources

- Trust Network Participants can use their Trust Network certificate to access the Participant Website to obtain information regarding PLOT (policies, legal, operations and technology) and much more!
- The Participant Network connects you with all the Partners in this community and provides a valuable resource on industry information.

### Trust Network Certificates Provide Legally Binding Trust

- Strong Multi-Factor Authentication** – A Public Key Infrastructure (PKI) relies on both a public and private key to provide the strongest authentication available
- Global Interoperability** – Trust Network certificates are legally binding and accepted in all countries belonging to the World Trade Organization which adhere to the Financial Action Task Force recommendations
- Existing Infrastructure** – The IdenTrust hosted environment enables financial institutions to focus on customer service rather than building and maintaining a digital certificate infrastructure
- PLOT Rule Set** – An established rule set which is offered to a members-only network to ensure compliance with the rule set, resulting in reduced risk when using electronic communications

### The Trust Network

Specifically designed for banks, the Trust Network is a member-based community of financial institutions. All members follow the same set of rules as defined by the IdenTrust PLOT (Policies, Legal Framework, Operations Hosting and Technology) Rule Set which provides legally binding trust for online transactions with customers and partners.

For the banking community, the Trust Network is the Visa® equivalent for identity, allowing banks to reduce their costs for identity authentication, technology investment and legal and regulatory compliance, while also creating a platform for dramatic process reengineering based on the use of auditable digital identities and electronic signatures.

### The PLOT Rule Set

PLOT is a trusted Rule Set for identity authentication that was created and agreed upon by global financial institutions. The PLOT Rule Set ensures that identities are issued, validated and utilized in a standardized way inside and outside a financial institution, nationally and internationally. As a result, IdenTrust identities are globally interoperable under private contracts recognized by countries belonging to the World Trade Organization which adhere to the Financial Action Task Force recommendations. Adherence to the PLOT Rule Set provides non-repudiation and a limitation of liability.

### Trust Network Digital Certificates

IdenTrust works with member banks to issue individual certificates based on globally recognized and regulated Know Your Customer (KYC) rules.

In the Trust Network, certificates that are issued by one bank are recognized by all banks in the network, as the use of KYC for authentication is used ubiquitously and accepted by the banking and financial market. Because Trust Network certificate holders are authenticated using this standard, they can use their certificates to transact business with any Trust Network member bank.

### Types of Trust Network Digital Certificates

Using Know Your Customer (KYC) guidelines, a bank can confirm the identity of its customers and issue Trust Network digital certificates to them. Bank customers can use certificates for digital signing and to authenticate themselves when transacting business electronically. These certificates can be issued to individuals (Consumer certificates) or to individuals who are affiliated with and will be representing a business or organization (Business certificates).

TLS/SSL certificates authenticate machine-to-machine communications, protecting information such as credit card numbers and account information via the Web. IdenTrust uses standard x.509 v3 certificates that work with all TLS/SSL-capable browsers and servers.

The PLOT Rule Set defines a global standard for conducting eCommerce using a uniform trusted identity standard, resulting in reduced risk in digital transactions. The four (4) distinct elements of the PLOT Rule Set are:

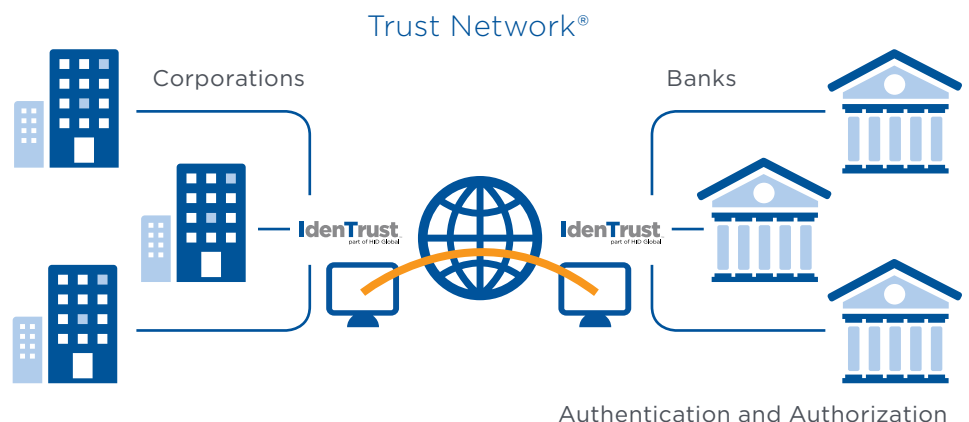
- **Policies:** Binding rules for issuance and interoperability
- **Legal Framework:** Approval to issue and rely upon identities globally with clear liability and dispute resolution
- **Operations Hosting:** A model for trusted, secure certificate issuance and management
- **Technology:** Technical standards for certificate issuance, storage and usage

By following the PLOT Rule Set, financial institutions can streamline account opening, maintenance and compliance by enabling accounts to be opened and maintained in a standardized way across member banks; this eliminates paperwork and duplication by treasurers while ensuring regulatory compliance. The use of PLOT also expedites electronic agreements by accelerating agreed upon terms for conducting business at all levels, whether commercial or consumer, using trusted identities to secure each transaction.

## ISSUING IDENTRUST® TRUST NETWORK® CERTIFICATES

1. Customers or businesses register with an IdenTrust member bank by supplying their identity information and agreeing to minimum Terms and Conditions specified in the IdenTrust PLOT Rule Set.
2. The IdenTrust member bank validates the identity information in accordance with Know Your Customer (KYC) requirements. IdenTrust verifies, at a minimum, 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 email address are valid
  - c. That the domain name ownership is valid (for Server certificates only)
3. Once the KYC procedures are complete, the IdenTrust member bank sends activation information and a 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 a physical key storage mechanism such as a smart card or 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 banks. IdenTrust Trust Network certificates leverage that trusted relationship in an online world.



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