

DocumentSign™ - Insurance & Financial Services

Certified Document Services (CDS) provides a cost effective PDF digital signing solution.

Operating within a highly regulated industry

Organisations operating within the Financial Services and Insurance markets face mounting pressure to meet increased industry and government regulations. At the same time pressure to reduce costs via automation drives increased use of e-Business solutions. Accountability is no longer an afterthought, and steps to ensure auditable internal controls have been weaved into day-to-day operations. This is especially evident by the increased scrutiny which public organisations face as the result of regulations such as Sarbanes-Oxley (SOX). SOX requires public companies to implement increased controls in response to serious accounting mishaps of the past. C level executives (CEO, CFO, CISO etc) must meet or exceed both outside mandated and industry recommended regulations and best practices to avoid even the perception of improprieties. Executive accountability is critical in an industry that must prove all significant decisions impacting customers, shareholders, and other key stake-holders have been adequately mapped to key authorised personnel. Embedding details such as a time stamp and certificate validity creates Long Term Validation (LTV) signatures, another key requirement.

Operating a more profitable business

Although meeting regulatory requirements is essential to financial institutions, banks, insurance companies, and brokerage firms, the pressure to remain competitive through cost reduction and efficiency gains drives the need for e-Business processes. Adapting traditional paper-based transactions to electronic processes reaps huge financial rewards in the transaction intensive financial sector. Furthermore, many transactions reach out beyond the organisation's network perimeter to engage close partners, remote offices and even end entities. As important financial documents like customer statements, external audit reports, and other compliance-based forms leave the network, organisations must address a variety of issues including brand protection, customer satisfaction, and security.

International Standards and Best Practice

Implementation of any IT process to mitigate a security risk must itself be weighed against multiple acceptance criteria. These may include, amongst others, Best Practice, the ability to meet International Standards and suitability for stakeholders. Security through obscurity does not suit delivery of products and/or services to a mass market via the Internet. The Internet itself is a generic service, where as PKI (Public Key Infrastructure) is a highly suitable security service for the Internet. PKI is a pervasive service, meaning investments in PKI to address requirements in the Financial Services vertical will allow additional ROI to be leveraged in other areas of synergy.

Whilst 800M+ users worldwide have access to the Adobe PDF reader, is PDF not a proprietary standard? The answer is no, in that PDF is an International Standards Organisation (ISO) standard. (ISO 32000-1) and equally importantly the signature mechanisms built into Adobe Acrobat, Reader and LiveCycle ES conform to a European Standard. ETSI/ESI Technical Standard (TS) 102 778, better known as PAdES (pronounced with either a long or short a), highlights how the digital signature format described in ISO 32000-1 meets the needs of the 1999 EU Signature Directive.

- Part 1: "PAdES Overview - a framework document for PAdES";
- Part 2: "PAdES Basic - Profile based on ISO 32000-1"; (Best Practice)
- Part 3: "PAdES Enhanced - PAdES-BES and PAdES-EPES Profiles";
- Part 4: "PAdES Long Term - PAdES-LTV Profile";
- Part 5: "PAdES for XML Content - Profiles for XAdES signatures".

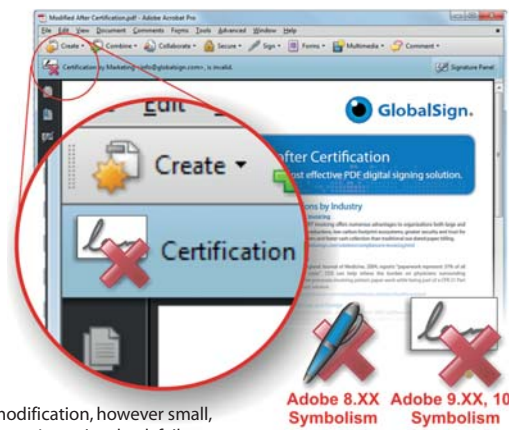
This document you are viewing conforms to Part 2 and as best practice embeds a copy of the certificate used to sign the document, the status of the certificate (Certificate Revocation List) and a digitally signed Timestamp.

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Visit www.globalsign.eu or www.globalsign.co.uk for more information

Maintaining Integrity and Proving Authenticity

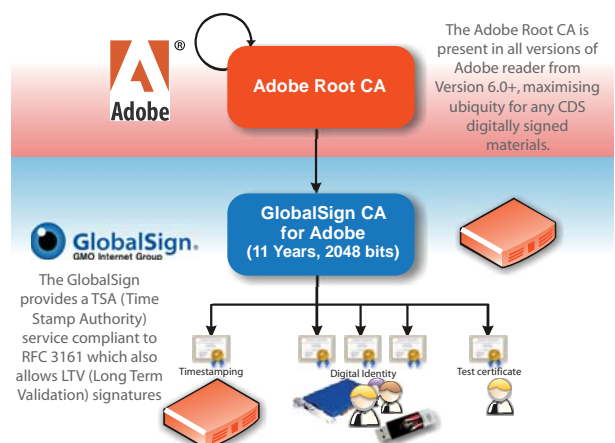
DocumentSign Digital IDs are highly vetted and secured digital IDs that tie critical transactions to key personnel. When authors, approvers, and reviewers of Adobe PDF documents apply a digital signature to an Adobe PDF, they bind their identity within an organisational affiliation to precise content. Within the context of the document an exact date and time is embedded, providing auditors an easy to follow and non repudiated audit trail surrounding key and often time sensitive business decisions. This trail is embedded into the signature properties of the PDF and easily retrieved in human readable format. Digitally signed PDFs signed with a CDS compatible digital ID are validated using just the free Adobe reader, providing organisations an easy and cost efficient method to distribute important documents outside the controlled environment of their network whilst avoiding the complex requirements related to maintaining an external verification services.



Any modification, however small, causes an Integrity check failure.

The 'Integrity' checking mechanisms within the PDF document clearly highlight whether any modification of the content has occurred since the signature was applied - the result is a strong audit trail of accountability.

How is 'authenticity' handled? the answer is that each Digital Identity is chained through the GlobalSign intermediate issuing CA to the Adobe Root CA which is distributed into Adobe 6.0 onwards, allowing 800M+ users to take advantage of the PKI capabilities built into their viewer.



DocumentSign™ - How it Works & Solutions by Industry

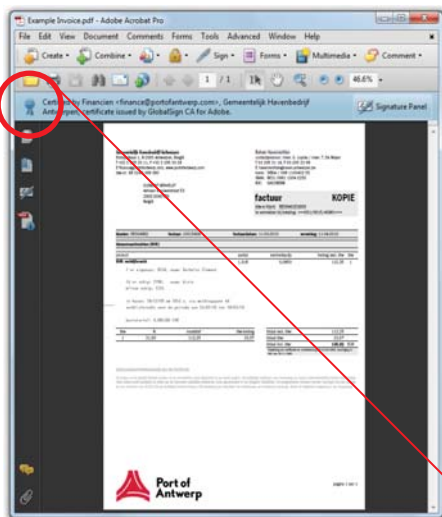
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How it Works...

Certified Document Services (CDS) is a service which is enabled by the Adobe root certificate authority and was introduced into the Adobe® Acrobat® product range from version 6.0 onwards. CDS empowers document authors to digitally sign Portable Document Format (PDF) files, using an industry standard X.509 digital certificates chained to the Adobe Root Authority to allow automatic validation of authenticity of the author using the free Adobe Reader software. No additional client software or configuration is required.

A major advantage to any organisation with stakeholders in multiple countries, is the built-in international language support within the PDF reader itself. Available in over 30+ languages, Adobe Reader ensures a consistent digital signature experience worldwide. CDS was designed specifically to enable any organisation providing documents to large and disparate recipients, who may be in multiple countries, to increase the assurance level of the document. The document's integrity and authenticity are digitally preserved by the addition of the CDS signature to the PDF. Document authors are able to increase this assurance level without requiring recipients to deploy additional processes - it simply works, ensuring an effective ROI through a vast reduction in the investment normally associated with supporting a proprietary security system.

Following a thorough verification of the 'Applicant' requesting a Document-Sign certificate, GlobalSign will issue a 'pickup' link which allows a certificate to be generated and securely stored on a SafeNet® hardware cryptographic device. Authors can digitally certify PDFs using certificates "chained" up to the trusted Adobe Root. Recipients simply need to open the document using the Adobe free reader to instantly verify the authenticity and integrity of the document. Adobe's simple to interpret "Blue Ribbon, Yellow Warning Triangle, and Red X" trust messaging allows even novice users an easy to understand method to determine if the document is legitimate.



Valid and certified!
Authenticity and
Integrity are verified
Pass



Error!
Authenticity Check
Fails



Error!
Integrity Check
Fails

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Visit www.globalsign.eu or www.globalsign.co.uk for more information

Solutions by Industry

Electronic Invoicing

Electronic VAT invoicing offers numerous advantages to organisations both large and small – cost reductions, low carbon footprint ecosystems, greater security and trust for all stakeholders and faster cash collection than traditional out-dated paper billing.

<http://www.globalsign.com/solutions/industry-solutions/e-invoicing.html>

Healthcare

The New England Journal of Medicine, 2004, reports "paperwork represent 31% of all healthcare costs". CDS can help relieve the burden on physicians surrounding cumbersome processes involving patient paper-work while being part of a CFR 21 Part 11 compliant solution.

<http://www.globalsign.com/solutions/industry-solutions/healthcare.html>

Manufacture and Design

Architecture, Engineers, and Construction (AEC) professionals benefit from CDS with faster design collaboration, more efficient and less expensive electronic document storage, and stronger protection via tamper evident engineering and product documentation as documents are exchanged among customers, partners, contractors, and building departments.

<http://www.globalsign.com/solutions/industry-solutions/manufacturing.html>

Education

More and more educational institutions are increasing student and alumni satisfaction as universities and colleges disseminate sensitive documents like transcripts and admissions letters electronically in a fraction of the time and costs seen with their paper equivalent.

<http://www.globalsign.com/solutions/industry-solutions/education.html>

Government

CDS supports both local and federal government initiatives including the Government Paperwork Elimination Act helping reduce costs, enhance citizen accessibility to government information, and reduce unnecessary environmental waste while at the same time providing high assurances to its citizens that the information is legitimate.

<http://www.globalsign.com/solutions/industry-solutions/government.html>

Financial Services

Industry best practices coupled with government imposed regulation like Sarbanes-Oxley make CDS an attractive option as a thorough audit of the signature properties are embedded in the document itself. Well after the Digital ID expires, the signature characteristics are preserved providing relying parties strong authentication of both the organisation and individual or role that signed the PDF, whether the content is still intact, and the exact date and time of the transaction as determined by a RFC 3161 compliant time-stamp.

<http://www.globalsign.com/solutions/industry-solutions/financial-services.html>

The Notarial and Legal Professions

CDS provides unequalled support of trusted documents in multiple languages. This alone facilitates cross border transactions as both sides are able to interrogate the authenticity of a document in their local language; the ideal solution for e-Notarisation.

<http://www.globalsign.com/solutions/industry-solutions/notary-legal.html>

The SafeNET iKey 4000

GlobalSign's Certified Document Services Certificates are usually provided with a SafeNET iKey 4000. As an extension of smart card technology, the iKey 4000 plugs into any USB port to provide strong portable user authentication without the need for costly reader devices. Certificates installed onto the iKey 4000 ensure regulatory compliance with the FIPS 140-2 Level 3 requirements of the Adobe CDS program but also provide a Common Criteria EAL 2 chip to allow storage of other credentials.

For organisations with high volume signing requirements or the need for automation, GlobalSign is able to provide HSM (Hardware Security Module) in either PCI, PCI(e) or Network attached.

In addition, GlobalSign's ePKI (Enterprise PKI) solution is available for companies that require multiple digital identities.

