



IdenTrust™ Trust Gate

Portable Identity with Man-in-the-Browser Protection

The E-commerce Security Paradox



The emergence of electronic commerce has redefined the interaction with clients, vendors, and partners, altering the way we contact, network, buy, sell, and bank. Although these changes have been significant, the balance of the opportunity remains unrealized. Open standards, proven development techniques, extensive outsourcing options, robust networking and communication infrastructures have combined to render most of our ambitions to deliver electronic services and capabilities feasible. So why haven't greater strides in e-commerce been achieved?

Inherent to the creation or extension of e-commerce channels is increased exposure to threats. Hackers and fraudsters ably leverage technical capabilities in their ongoing quest to steal data, perpetuate identity theft, and commit fraud. The ability to provide high assurance exists in the form Public Key Infrastructures (PKI). The key challenge has been the relationship between cost and usability – the most secure systems are unusable and the most usable systems provide for inadequate security. Can these capabilities be delivered without negatively impacting profitability? Will a high assurance solution gain adoption within a community or will it prove to be too arduous for general use?

Striking a New Balance

IdenTrust's mission is to provide innovative, high strength authentication solutions which allow an abundance of e-commerce applications to serve the marketplace by removing traditional barriers. Based on PKI technology, the Trust Network, IdenTrust's own PKI scheme, unites policy, legal, and operational frameworks with strong technology to create legally binding identities that are globally interoperable across multiple applications, companies, and legal jurisdictions. The Trust Network negates the need for separate PKI silos, drastically reducing the cost of deployment. Combined with Trust Network's application integration toolkits which pave the way for a quick and straightforward integration of identities, high strength authentication becomes a practical alternative for the enterprise.

IdenTrust's latest offering, Trust Gate, tackles the usability challenges associated with PKI solutions while simultaneously thwarting the most sophisticated security threats, including Man-in-the-Browser (MITB) attacks. As a result of delivering the highest level of protection available, the Trust Gate-Trust Network tandem delivers peace of mind for firms and their customers. Through simplifying the user experience and streamlining ongoing support, the Trust Gate-Trust Network tandem unlocks immense potential for e-commerce deployment which was previously impractical.

Benefits

Enhance the user experience significantly by eliminating the need for software installation or update functions

Grant the freedom of portability through a zero footprint architecture which allows any workstation with Internet connectivity to be used

Decrease the customer support burden by eliminating user involvement in software installation and leveraging automated update capabilities

Secure application authentication and signing events with the strongest protection available

Control user Internet access by limiting browsing to authorized sites

Reduce application development and testing effort by controlling supported browser versions loaded on the Trust Gate token

How IdenTrust Trust Gate Works

In providing the strongest possible protection, PKI schemes require physical devices which typically come in the form of a smart card or USB token. Although these devices provide strong security, they can create significant headaches for users and customer support. Users are restricted to workstations that possess the required software and drivers and forced to wrestle with updates and compatibility issues. As a result, customer support teams receive greater call volumes from frustrated users. This compounds support woes which also include the duty to distribute updates to the user community and to ensure their successful implementation.

IdenTrust Trust Gate is a hardened USB device containing all of the necessary components to create a digital signature and execute two-factor authentication. It delivers to the workstation both the necessary software and drivers required to access all application features without the requirement of user software installation. Trust Gate is a zero footprint solution; users can plug it in to any workstation with Internet connectivity and access applications securely. Users and customer support staff are liberated from installation, compatibility concerns, privilege management, and other obstacles traditionally associated with hardware based solutions.

In essence, Trust Gate delivers greater security than traditional PKI solutions and is easier to use than the far less secure One Time Password device.

Components of an IdenTrust Trust Gate Solution

Secure Browser: Standards-based Firefox browser that can be utilized for delivering web based applications. This version has been hardened to execute only the authorized version on the Trust Gate token, guaranteeing that the browser does not utilize any plug-ins external to Trust Gate. Additionally, the browser can be hardened to fit specific customer requirements, such as limiting the trusted root certification authorities.

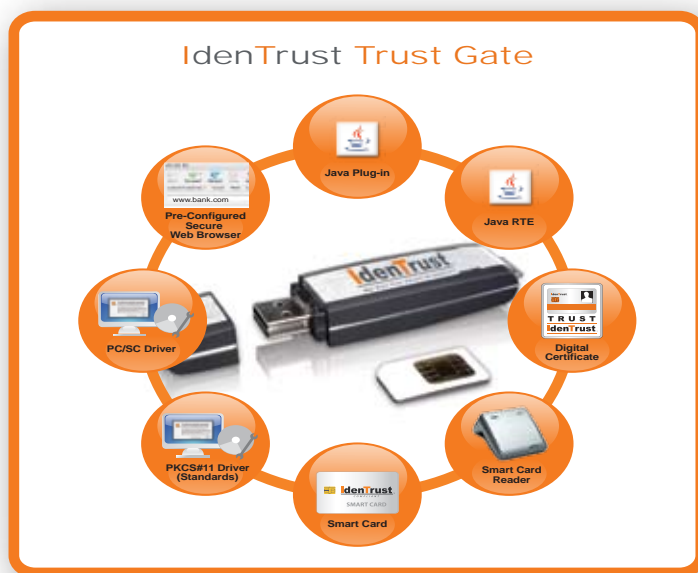
Smart Card and Drivers: This is a combination of a Smart Card (SC), SC Reader, and associated hardened PKCS#11 driver. The SC is a common criteria evaluated at EAL CC 4+. The PKCS#11 driver is hardened to only accept instructions from applications residing on Trust Gate.

Java Run Time Environment (JRE): The JRE can be utilized for executing secure Java based applets and on-board applications.

Signing Library: An IdenTrust-compliant Java library that provides for consistent and legally enforceable (in conjunction with IdenTrust Identity) digital signatures.

IdenTrust Identity: An IdenTrust-compliant digital certificate issued by an IdenTrust participating financial institution. IdenTrust Identity provides ability to create digital signatures that are globally interoperable and can be legally enforceable in 172 countries.

Remote Software Update: The Remote Software Update agent can ensure deployed Trust Gate tokens are securely updated with new versions of on-board software components.



For more information on IdenTrust™ Trust Gate or other solutions, please contact:

Corporate Headquarters

55 Hawthorne Street
Suite 400
San Francisco, CA 94105
USA

T: +1.415.486.2900
F: +1.415.486.2901
E: sales@IdenTrust.com

European Office

288 Bishopsgate
3rd Floor
London, EC2M 4QP
United Kingdom

T: +44 (0)20 3008.8330
F: +44 (0)20 3008.8331
E: sales@IdenTrust.com

For more information,
visit:

www.IdenTrust.com

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