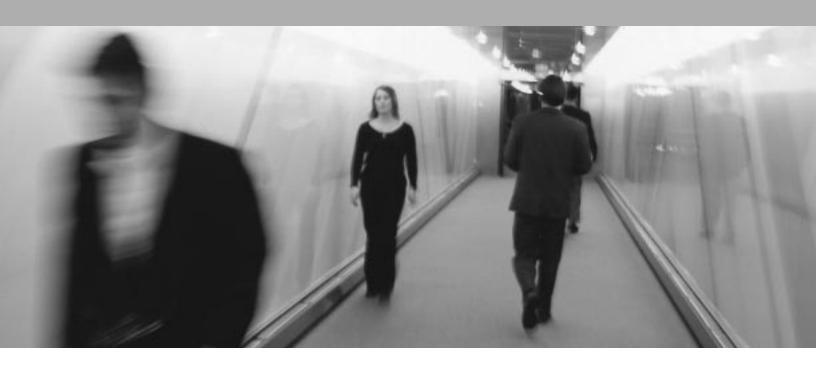
ValiCert Trust Services

Managed services enabling companies to conduct real-world business transactions in a valid, secure, and provable manner.





"ValiCert Trust Services have played an important role in building BeXcom's Global Transaction Infrastructure (GTI) for business-to-business e-Commerce."

Yong Voon Fee, CEO of BeXcom

Trusted Transactions

Today's leading enterprises realize the tremendous opportunities offered by moving traditional business processes to the electronic or paperless world. Such opportunities include cost savings, increased efficiencies, an expanded customer base, and new offerings provided through close cooperation with partners, suppliers, and customers.

However, trust and security issues surrounding electronic transactions abound: confidence about the identity and authority of transacting parties, security and confidentiality of data, and existence of legal-grade proof for dispute resolution. These chief gating factors of security and trust must be resolved before business and financial communities can safely conduct high-value commercial transactions electronically.

ValiCert is the recognized leader and innovator in bringing trust and legal standing to high-value and highly sensitive electronic transactions. ValiCert Trust Services™ build upon ValiCert's proven experience to allow companies to more quickly and easily conduct real-world business electronically. By providing packaged and easy-to-deploy managed services that secure and protect electronic transactions, ValiCert Trust Services make valid, secure, and provable transactions possible and give them legal standing.

When business is conducted over public electronic networks and signing a document happens on a virtual dotted line, ValiCert Trust Services give organizations the means to:

- Trust the identity and authority of the other party in a financial transaction.
- Prove to regulatory auditors the authenticity and validity of a business transaction.
- Provide the details of a transaction for dispute resolution purposes, as evidence that can stand-up in court.
- Securely exchange and collaborate on high-value or highly sensitive information.

Rapid Deployment of Trust Solutions

Organizations engaged in finance, banking, healthcare, e-Business, m-Commerce, or other areas that need to perform high-value or highly sensitive electronic transactions can leverage the solutions provided by ValiCert. To allow customers to quickly get to market, ValiCert Trust Services offer QuickStart programs in many of these areas.

Treasury and Cash Management

To enable banks to cash in on the explosive growth of the treasury market, ValiCert implements trusted and secure electronic solutions for data access and transaction management by providing managed services for:

- Secure, enterprise-class file transfer capability for exchange of sensitive information in a confidential and reliable manner.
- Legal-grade proof management.
- Vendor-neutral digital certificate validation.

Trade Finance

To help replace an antiquated paper-based Letter of Credit process, ValiCert brings trusted document transaction solutions to global trade with:

- Centrally controlled and secure online document exchange.
- Legal-grade digital signatures.
- Strong credential validation.
- Legal-grade audit trails.

Health Insurance Claims Processing

To enable insurance companies and clearinghouses to migrate sensitive processes online in a manner that complies with HIPAA regulations, ValiCert provides:

- Confidential, reliable, and guaranteed transfer of claims submissions, member enrollments, and compliance reports.
- Tamper-evident storage and legal-grade proof of transfers.

Product Collaboration

To help manufacturers shorten time-tomarket and reduce costs through better collaboration with suppliers, ValiCert managed services provide:

- Sharing of product designs in a centrally controlled, secure document repository.
- Legal-grade proof of delivery and tracking of intellectual property-related events through digitally signed and timestamped transaction confirmations.
- Strong access control through real-time credential validation and audit of access.

These services are supported by the following ValiCert Trust Services offerings.

ValiCert Document Authority Service

To address the needs of organizations trying to transform paper-intensive business processes, such as business contracts, loan approvals, M&A, and regulatory compliance using secure online document collaboration, ValiCert managed service provides:

- Secure, centrally controlled online document exchange.
- Legal-grade digital signatures, credential validations and access authorizations.
- Legal-grade audit trails through tamperevident transaction confirmations.

ValiCert Core Managed Services

To remove the risks associated with conducting business transactions without face-to-face contact, ValiCert provides the following core managed services:

- Credential Validation
- Proof Management

These services add trust benefits to custom and third-party applications, such as:

- E-Business solutions, such as TIBCO ActiveExchange[™], BEA WebLogic® and BEA WebLogic Collaborate[™].
- M-Commerce solutions such as GemPlus GemXploreTM for SIM cards, and Certicom MobileTrustTM.
- Custom applications such as proof of credit card authorizations or validation of member credentials in a trading community.

Placing Trust in ValiCert

ValiCert takes unparalleled measures to protect the integrity and privacy of your data and transactions by:

- Employing layered physical design, closed circuit TV, and biometric access control.
- Securing networks with firewalled zones, intrusion detection, and application proxies.
- Protecting applications by hardening platforms and segregating application domains.
- Employing strict operational security policies, such as defined change management practices.
- Using independent reviews and customer audits of network design, vulnerability assessments, and penetration testing.

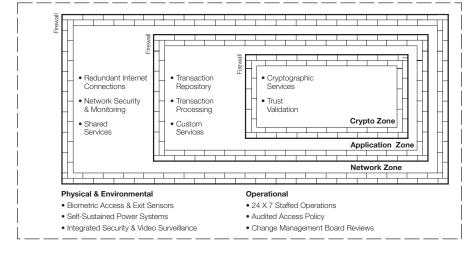
ValiCert's mission-critical infrastructure and application architecture provides:

- Redundant environmental safeguards and power backup.
- Assured network reliability:
 - Multiple top-tier ISPs for redundant Internet connections
- Gigabit network backbone that provides multiple security zones, redundant switching, and load balancing
- Fault-tolerant services:
 - Designed for no single-point-of-failure
 - -Redundancy and automatic failover
- End-to-end healthchecks and monitoring.
- Scalability with sufficient capacity for five to 10 times growth-on-demand.

Managed Services

Unlike typical 'outsourced' offerings, which merely provide hosting or co-location services and fall short of delivering the complete solution needed for dealing with complex business challenges, ValiCert Trust Services provide fully managed services that result in complete business solutions for the customer. Outsourcing to ValiCert brings a host of benefits:

- Faster time to market
- Rapid return on investment
- Cost-effective deployment for emerging applications
- Investment protection against technology obsolescence and staff turnover
- Trusted Third Party neutrality, assured delivery, and outsourced liability
- Peace of mind from bank-grade datacenter security and reliability
- Reduced risk through strong Service Level Agreements and outsourced liability
- Comprehensive, business-ready managed services



Real-World Business Transactions Depend on Trusted Operations

- Personnel, IT, cryptographic, and COMSEC security programs
- Legal-grade key and records management policies
- Security zones for function and data separation
- Documented chain of evidence logging for all change procedures
- 24x7 support and monitoring
- Strong Service Level Agreements
- Independent risk and vulnerability reviews by customers, Big 5 audit firms, and premier security companies

ValiCert offers a complete trust infrastructure for conducting electronic transactions that are legal-grade, valid, secure, and provable. Our customers include many of the world's leading financial institutions, healthcare organizations, government agencies, and enterprises. These customers enjoy significant cost savings and increased efficiencies by migrating paper processes onto the Internet and by moving away from private networks towards open solutions.

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