



Deutsche Bank: Creating a trusted e-business infrastructure.

Investing in the long term

Headquartered in Frankfurt, Germany, Deutsche Bank is one of the largest financial institutions in Europe, providing banking and financial services around the world. Deutsche Bank offers a broad range of products and services in areas such as payments, credit and personal investment – as well as online banking.

Building trust in electronic transactions

Financial institutions are known for their ability to cultivate long-standing relationships with their clients based on integrity and trust. With the advent of the Internet – where parties that may never have met are now working together electronically – the banking

industry is extending those relationships to establish itself as the backbone for trusted electronic transactions. One of the challenges facing the industry today is developing online transactions that can quickly go to market in a security-enhanced environment.

To answer this need, Deutsche Bank and seven other global financial institutions joined together to found Identrus LLC™ – a global e-commerce trust organization that provides identity trust and risk-management services. Identrus now has over 40 chartered member financial institutions.

Fulfilling the need with Identrus enabled solutions

Under the Identrus model, financial institutions issue digital identities to their customers, who can then conduct electronic transactions with any other customer who has been issued Identrus digital credentials.

Challenge Give creditors and customers a convenient, low-cost medium for fulfilling traditional business-to-business payment obligations

Solution IBM security consulting, systems integration and Electronic Bill Presentation and Payment application enablement

Benefit A security-rich payments infrastructure that lowers costs, reduces risks and virtually eliminates paper-based contractual agreements



Given the scope of its customer base and the rapid expansion of the electronic marketplace, Deutsche Bank wanted to be among the first of its peers to offer Identrus connected services. Having implemented several successful projects with the help of IBM Global Services, the bank again turned to IBM to fulfill its latest global electronic initiative.

**IBM Global Services:
Comprehensive security
and privacy expertise**

IBM Global Services responded with security and privacy consulting expertise, implementing an Identrus-ready Electronic Bill Presentment and Payment (EBPP) application, as well as systems integration and project management. In addition, Deutsche Bank was already reaping the benefits of public key infrastructure (PKI) services that IBM developed based on previous work with organizations requiring similar security measures.

“IBM Global Services has been working with us since the earliest phases of our Identrus PKI project, most recently for deployment of an Identrus-enabled EBPP solution,” says Bernhard Esslinger, Director of IT at Deutsche Bank AG, and globally responsible for all PKI activities of Deutsche Bank group.

“With IBM assistance as prime contractor for this project – and Secude for the cryptography and the Identrus signing interface – we are the first Identrus member financial institution to deploy an Identrus-based solution in a real-world situation. Using this solution, Community Cargo Network (CCN) in Singapore has replaced the manual, written signature-based process for dealing with their suppliers with the Deutsche Bank e-bills solution, which is more secure, cost-effective and timely.”

Digital signatures: Lowered risks...reduced costs

As a result, Deutsche Bank has gained an important advantage over its competitors. Since Deutsche Bank can provide and certify legally binding signatures, its customers can lower the risk and costs associated with developing and maintaining costly PKI technologies. They can also feel more confident in conducting Web-based transactions with unknown parties.

For more information

To learn more about IBM Security and Privacy Services and IBM Global Services, contact your IBM sales representative or visit:

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