

Dresdner Bank: A reliable, customer-centric e-business infrastructure

Overview

■ **Challenge**

Provide customers with the capability of using digital signatures to conduct e-business—securely and swiftly

■ **Solution**

IBM design and implementation of an Identrus-compliant PKI solution; security consulting; project management and systems integration

■ **Benefit**

A security-rich e-business infrastructure that helps reduce risks, lower costs and increase customer satisfaction

Banking and financial services for every need

With over 1,300 branches, Germany-based Dresdner Bank is one of Europe's leading financial institutions. Its 52,000 employees in more than 70 countries provide customers with a variety of banking and financial products—including investment banking and asset management, plus advisory services in the securities and capital markets industries.

Creating a security-rich environment for transacting e-business

Many financial organizations are grappling with the challenges and complexities associated with creating a trusted Internet-based environment for their customers, who require the ability to engage in online e-business transactions quickly, efficiently, and—perhaps most of all—reliably. Thus, many banks have adopted the use of digital certificates and signatures based on public key infrastructure (PKI) technologies. Scalable and

cost-effective, digital certificates offer a flexible way to provide authentication of parties who are transacting e-business.

IBM Global Services brought both credibility and expertise to the table, plus the ability to quickly implement and deploy a PKI security solution worldwide.

Dresdner Bank decided to embrace the use of electronic signatures across its organization after evaluating how its own customers could reap the benefits of dependable e-business applications. As a member of Identrus—a global e-commerce trust organization that provides authentication and risk-management services—Dresdner Bank must register its corporate clients by following specific procedures before issuing their digital identities.

IBM Global Services: Banking, e-commerce and security know-how

After evaluating several vendors, Dresdner Bank selected IBM Global Services for the implementation of its Identrus-compliant registration authority application. IBM Global Services brought both credibility and expertise to the table, plus the ability to quickly implement and deploy a PKI security solution world-wide. IBM expertise in banking and e-commerce were also key factors in Dresdner Bank's decision.

"For our demanding project, we searched for a qualified, strong vendor who is able to implement and support such a solution globally," said Frank Hoherz, Head of Value-added Services and Certificates, who was responsible for the Identrus project at Dresdner Bank. "It had to be a compelling technical solution on which our employees could be easily trained."

Satisfying requirements with Identrus-enabled solutions

IBM Global Services designed and implemented a universal PKI registration application — using WebSphere,[®] SECUDE TransFair Server, DB2[®] and IBM Cryptographic Coprocessor. The bank's customers now have a single, consistent process of registering for, administering and managing digital credentials.

Both the registration authority on a Dresdner Bank site and multiple certification authorities at a remote trust center were connected — flexibly, quickly and reliably — using

PKIX, a standardized protocol. Since the solution is scalable over several platforms, Dresdner Bank can be assured that this initial implementation will expand along with its future requirements.

Increasing customer satisfaction: Lowered risks, reduced costs

The Identrus-based identity warranty offers Dresdner Bank's corporate customers the ability to enhance the way they do business. "We expect that the IBM solution will increase customer satisfaction as Dresdner Bank assists our customers in more rapidly being able to transform their businesses to trusted e-businesses," says Dr. Armin Ratz, Head of IT Security Solutions in enateg, a division of Corporate Center Group Information Technology in Dresdner Bank.

Dresdner Bank can now provide and certify legally binding signatures, helping its customers lower risks and costs associated with developing and maintaining costly PKI technologies. In turn, Dresdner Bank can reap the rewards of reduced costs associated with fraudulent transactions, while increasing usage of its applications and sales channels.

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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