



DATA SHEET

KEY BENEFITS

Comprehensive

VeriSign® Identity Protection (VIP) includes both invisible (VeriSign® Identity Protection Fraud Detection Service) as well as visible (VeriSign® Identity Protection Authentication Service) means to securing online identities.

Easy

VIP enables a higher security experience for the consumer in a way that is friendly to their current web lifestyle. VIP's unique service based approach allows companies to outsource complexity.

Intelligent

The VIP Shared Authentication Network and VIP Fraud Intelligence Network allow a business to 'see more' and clearly the more you see, the more you know. Through VeriSign's operation of the DNS/internet infrastructure as well as its shared authentication infrastructure, VeriSign has a unique and comprehensive view into internet level intelligence not available to other software-based solutions.

Trusted

VeriSign has long been a provider of authentication services to over 500,000 web sites: 93% of the Fortune 500, 40 of the world's largest banks, and 47 out of the top 50 e-Commerce sites. As a result, the VeriSign Secure Site Seal has a high level significance with the consumer and has long been associated with trusted commerce.

VeriSign® Identity Protection

Internet identity theft, phishing, and online financial fraud are compelling drivers for deploying strong authentication for consumer applications. As financial institutions and e-commerce sites launch new initiatives to deliver additional services online, government agencies have begun to recommend identity protection guidelines. For example, the recent guidance on Authentication in an Internet Banking Environment (FFIEC-AUTH) issued by the Federal Financial Institutions Examination Council (FFIEC), recommends that financial institutions offering Internet-based products and services should use effective methods to authenticate the identity of customers using those products and services. Specifically - the FFIEC-AUTH considers single-factor authentication, as the only control mechanism, to be inadequate in the case of high-risk transactions involving access to customer information or the movement of funds to other parties.¹

At VeriSign, we believe a radically new approach to protecting digital identities is mandated. This new approach must incorporate a comprehensive defence, with integrated services and a network approach. This new approach also needs to be consistent with the Web lifestyle of today's consumer by providing a flexible risk-based solution with minimal impact on the user experience.

Introducing VeriSign® Identity Protection (VIP) - VeriSign Identity Protection is the most comprehensive suite of identity protection and authentication services designed to strengthen and protect consumers' digital identities. Delivered across a trusted, shared network, the VIP helps manage reputational risk for financial services, e-commerce companies, or organisations that digitally interact with consumers' personal data.

Why is VeriSign able to deliver this best-of-breed identity protection solution?

- 80% of online users recognise the VeriSign Secured Seal as the trusted mark for secure online transactions.
- VeriSign is already providing authentication services to almost 500,000 Web sites: over 93% of the Fortune 500, the world's 40 largest banks, and 47 out of the 50 biggest e-Commerce sites.
- With a proven track record operating the critical infrastructure for the internet, VeriSign is the sole authentication vendor leveraging a global network infrastructure with proven reliability and uptime.

¹ Authentication in an Internet Banking Environment, http://www.ffiec.gov/pdf/authentication_guidance.pdf



Where it all comes together.™

+ Protecting Digital Identities with Invisible and Visible Identity and Authentication Services

VeriSign Identity Protection delivers invisible as well as visible or proactive identity protection, enhanced by network services, to enable credential sharing and provide internet level intelligence.

+ VeriSign® Identity Protection Fraud Detection Service

Fraud detection is a key to enabling risk-based authentication, where an enterprise can deploy authentication based on the commensurate risk of a given transaction. VIP Fraud Detection Service provides an invisible means of delivering proactive protection to consumers. Using advanced anomaly detection technology, the service detects fraudulent logins and transactions in real-time without affecting the legitimate user's web experience. The solution takes a self-learning approach to fraud detection, adapting to customer usage habits unique to that individual. Using policies and pattern recognition technology, the service flags potentially fraudulent activities based on known types of fraud and behaviour not associated with the user. Because the service is self-learning, it can adapt to changing criminal behaviour without manual intervention. This non-intrusive approach does not require any change to a Web site and remains invisible to the consumer until a fraud is detected.

There are four key benefits to VIP Fraud Detection Service

- **Invisible to the consumer.** VIP Fraud Detection Service does not change the user experience; users log into the Web site the same way they always do.
- **Easy to deploy.** VIP Fraud Detection Service is a server-side only solution that requires no changes on the part of the end user.
- **Intelligent.** VIP Fraud Detection Service includes both rule-based systems and a self-learning behavioural engine to identify fraud. As an extra benefit, VIP Fraud Detection Service integrates with the VIP Fraud Intelligence Network.
- **Low cost compliance.** VIP Fraud Detection Service is an economical way to address compliance with government regulations.

+ VeriSign® Identity Protection Authentication Service

VeriSign Identity Protection Authentication Service provides strong, visible security for online commerce applications. VIP Authentication Service allows a business to easily issue and/or accept multiple credentials from each user. VIP Authentication Service provides the best security available today for consumer transactions. It is ideal for higher value, higher risk transactions.

VIP Authentication Service embraces open standards, and allows any OATH compliant device to be used for authentication. VIP Authentication Service includes a number of options for supplemental factors, including stand-alone hardware devices such as One Time Password (OTP) tokens as well as “soft” devices such as question/answer and voice-enabled OTP. In the future VIP Authentication will also support SMS OTP and OTP enabled mobile phones.

VIP Authentication Service leverages a shared validation infrastructure operated by VeriSign which enables businesses to deploy strong authentication without bearing the entire burden of managing and operating its own independent authentication infrastructure.

+ VeriSign® Identity Protection Portal

The VeriSign Identity Protection Portal is a complete credential life cycle management system, including outsourced provisioning, distribution, and support for end consumers. Within the VIP Portal, end-users will be able to acquire 2nd-factor credentials as well as centrally manage and update these 2nd-factor credentials.

By leveraging the VeriSign Identity Protection Portal functionality, enterprise customers can cost-effectively and quickly offer strong authentication to their consumers at a fraction of the cost of building and managing their own complete solution. This allows organisations to focus on their core business while leveraging the leading security brand of VeriSign.

+ VeriSign® Identity Protection Fraud Intelligence Network

The VIP Fraud Intelligence Network (VIP FIN), which will be available to customers in 2H2006, is a mechanism for sharing fraud intelligence across companies and across the internet. It will come as an additional value added option to the VIP Fraud Detection Service. It encompasses two levels of intelligence sharing. The first level includes extending the VIP Fraud Detection Service to compare patterns of behaviour across participating Web sites in real time. VIP FIN can help detect and stop attacks that could not be detected with data from a single site. VIP FIN does not require personally identifiable information to detect fraud, but can use unique pseudonyms to identify end users across Web sites.

The second level of intelligence sharing is the addition of Internet level intelligence derived from VeriSign's operation of critical Internet infrastructure.

+ VeriSign® Identity Protection Shared Authentication Network

Adding multi-factor authentication to a consumer facing online application can be costly.

- The system must allow for an easy way to issue second factors to millions and millions of users.
- Servicing multiple devices and multiple users requires an expensive customer service and maintenance programme.

A cost-effective way to add multi-factor authentication is through the VIP Shared Authentication Network. In the VIP Shared Authentication Network, a site does not need to shoulder all the burdens of development, customer support, and system maintenance. Instead, a site can join the VIP Network as a relying party and simply rely on VIP credentials that have already been issued, paying a modest cost per user for validations only. A Web site can add strong authentication with no additional delivery or customer support costs.

If your business is committed to strong authentication, then you can issue tokens that are usable on the VIP Network. Issuers get all of the benefits of relying parties, plus lower transactional costs, opportunities to promote their brand through the token, and better control of their end customers' web experiences.



For consumer authentication to be widely adopted, consumers must be able to use a single 2nd-factor authentication device that serves all their online banking, brokerage, health care and e-commerce security needs. Without this flexibility, consumers may end up with a 'token necklace', a string of unique tokens issued from different providers which secure unique transactions or Web sites. VeriSign Identity Protection takes a radically new approach to this challenge with the Shared Authentication Network. Users will be able to use the same 2nd-factor authentication device wherever they see the VIP logo.

eBay® and PayPal® are anchor partners in the VIP Token Sharing Network. Beginning in 2006, eBay consumers will use one VIP token to secure their online purchase.

+ Learn More

VeriSign Security Services protect online interactions, enabling companies to manage reputational, operational, and compliance risks in the simplest and most cost-effective way possible.

For more information about VeriSign Identity Protection, please call 0800 56 29 24 or email: enterprise-sales@verisign.ch.

Visit us at www.verisign.ch for more information.

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