

The Trust Network is a worldwide Scheme for the provision of high-assurance trusted e-Identity credentials issued through the worlds banks. The Trust Network provides a scale-able distributed architecture capable of underpinning multiple applications across multiple networks across multiple jurisdictions. The IdeaTrust Trust Network is recognized and used by Corporates, Governments and Banks around the world as a framework which provides for Interoperability of eSignatures across geographies, industry verticles, products, and supply chains. The Network is supported by a contract-based liability management structure which enables the effective management of the significant Operational Risks related to the issuance of, and the reliance upon, electronic credentials in a networked world, both domestically & globally, which attest to the fundamental requirement of "Are you really are who you say you are ? ". It is core to each stage of 21st century Transaction Management processes (including, but also preceding, the payment which invariably forms the conclusion to any transaction).

IdeaTrust was founded in 1999 – the shareholders included 20 of the worlds leading banks- as of 2009, new Capital has taken bank ownership below 50%.

IdeaTrust itself is a regulated entity (regulated by the Federal Reserve and Office of the Controller of the Currency in the USA); IdeaTrust Trust Network has "formal negative clearance" from the European Commission (DG4) against anti-trust (anti-competition) claims.

IdeaTrust Trust Network, as a Scheme for the management of high assurance trusted Identities, is comparable to Visa or MasterCard created 30yrs ago, as Schemes in the card payments industry – a rules-based solution accepted across multiple applications, use-able by Public & Private Sector alike.

IdeaTrust itself administers an Operating RuleSet and runs a Root Certificate Authority to which all Participating Banks are linked through a globally uniform set of contracts. The Banks in turn act as the distribution channels worldwide; they issue Identity credentials to individual employees of their Corporate/Government Customers, using strong "KYC" (Know Your Customer) rules to which Banks already adhere for Anti-Money Laundering regulations. IdeaTrust Trust Network as the Scheme has no direct connection with the end customer, and therefore has no access to data or information supplied by the end user ie no privacy issues

Using real-time authentication technology, the Trust Network enables non-repudiable validation of the Identity being used and being relied upon; the framework fully supports the use of 2-factor authentication devices such as Smart Cards or USB plug-in devices.

The Trust Network Operating Ruleset consists of 4 distinct elements – Policy, Legal, Operations and Technology specifications which together guarantee Interoperability and the effective menagement of Liabilities; the same credential can be used within single, or across multiple communities of interest, and/or across multiple legal jurisdictions.

The Trust Network specifications are built upon open and established technology standards and best practice for digital identity management, and support relevant EU Directives . There is no proprietary technology ie no "lock-in", & **it is technology vendor neutral.**

IdeaTrust Trust Network credentials are used today across 70 national jurisdictions, and are use-able in over 150. In the UK, IdeaTrust credentials underpin over 75% of the payments flow across the national ACH (BACSTEL-IP). The same credentials can be used in multiple applications – for example eBAM covering corporate, government and bank entities.

It is also wholly use-able in the Consumer and Personal market and leading banks are now working on the BizCase for this. The Applications are market driven, and demand is evident as fraud levels rise.

The credential is network agnostic and therefore can be used across multiple electronic networks (including but not limited to SWIFTNet)- **giving bank and customer freedom of choice, driven by the application.**

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