

# Using Trusted Identity Across Domains

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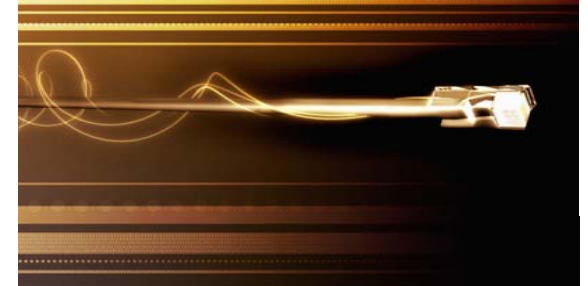


# Why do we have an 'identity problem'?

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**An increasing number of high-value transactions and information exchange is migrating to electronic environments.**

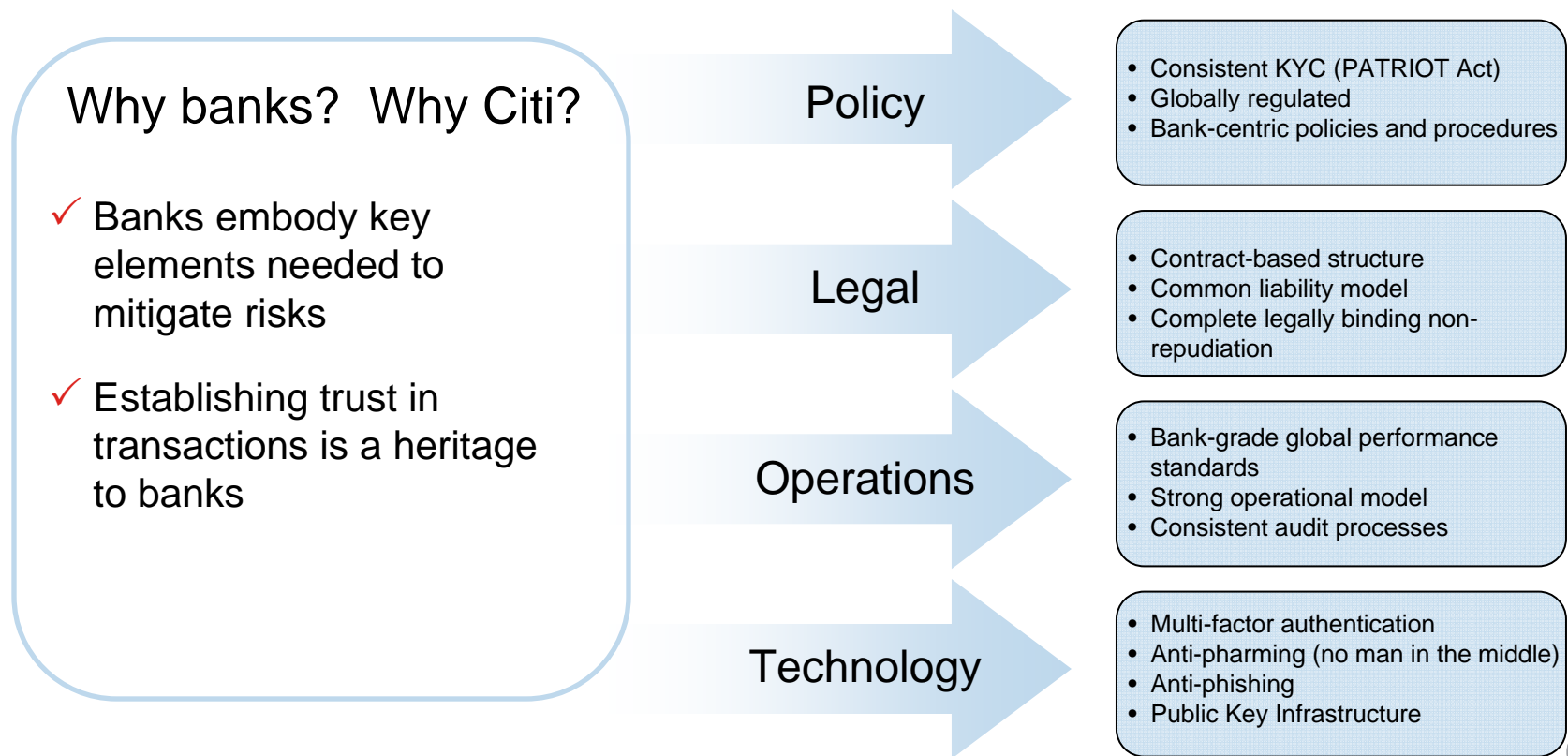
- Globalization
  - Expansion of electronic commerce
  - Globalization of supply chain
  - Blurry organizational geographical boundaries
  - Processes involving a multitude of parties
- Electronification of the supply chain
  - Controlling access to authorized users has become critical
  - Focus on process optimization, efficiency, cost, and environmental footprint reduction
- Regulatory
  - Transparency, control and accountability
  - Global complexity
  - Regulatory reporting demands
  - Focus on Cyber Security



# A Global Bank as an Identity Services Provider?

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- The need for trusted providers to help organizations mitigate “identity” risks – this goes well beyond technology
- Sense of urgency – needs to be addressed today
- Maturity and viability of technology and standards



## Citi Managed Identity Services

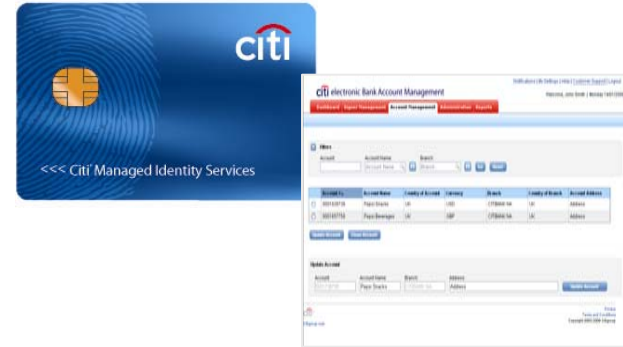
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- **Citi is a global provider of trusted identities, helping our clients leverage digital identity and signature technologies in a comprehensive manner. These services allow Citi’s clients to identify individual authorized end users and digitally-enable “trusted” collaborations among business partners.**
- **A key element of this service is Citi’s ability to issue digital identities that comply with a variety of different identity schemes and that draw on a foundation of assurance that includes all aspects of identity and access management, through proofing, credentialing and life-cycle management of digital identities.**

# Citi's Approach to Digital Identity

- Digital Identities are enablers – real value comes from applications

*We believe that “co-opetition” is required*



- Identities should be globally interoperable

*Hence should adhere to an accepted global standard*



- Drive adoption through innovation and broad collaboration

*In financial supply-chain & other segments*



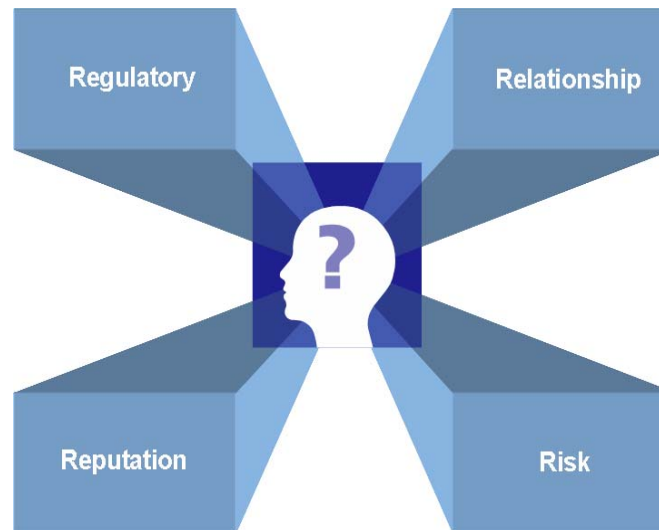
# Where does it fit?

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## Applications can be enhanced

### Financial Services Applications

- Bank Account Management
- ACH Payments
- Conditional Payments
- Corporate Purchasing
- Foreign Exchange
- International Trade
- Letters of Credit
- Mortgage and Leasing Processing
- Payment Instructions
- Statement Delivery



## Process Flows can be improved

### Cross Domain Applications

- Access Control
- Electronic Content Delivery
- eTax Payments
- Regulatory Filings
- Procurement
- Invoicing/Purchase Order Exchanges
- Online Auction Markets
- Supply Chain
- Verticals – Pharma, Energy, Defense, Health

## Reputations can be protected

## Risks can be reduced

# Case Studies

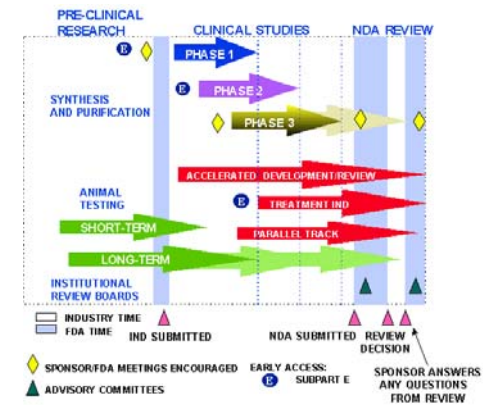
## Financial Services

- Secure Authorization Services
- Electronic Account Management
- Foreign Exchange Contracts

## Outside of Financial Services

### Bio-pharma

- Electronic submissions to FDA
- Drug patent applications
- Drug R&D process



## Managed Identity Services

- ✓ Identity verification and proofing
- ✓ Adherence to accepted rule sets
- ✓ Digital credential issuance
- ✓ Real-time validation and authentication



## Why does interoperability matter?

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- Banks have many corporate customers
- Corporates have many relationships within their supply chain and beyond
- Banks rely on common processes, systems and standards for efficient interaction and trading
- Corporates work across diverse geographies and legal jurisdictions
- When it comes to digital identities, fewer is definitely better



**Interoperability facilitates the use  
of the identity across domains**