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SOFTWARE & HARDWARE FIRMS GEAR UP FOR IDENTRUS

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Identrus, a bank-owned company working to develop global e-commerce identity authentication and verification standards, recently signed up its 50th financial institution. Eventually, the organization aims to sign up approximately 300 banks, plus thousands more that can deploy Identrus-based solutions through their larger brethren. Accordingly, major hardware and software vendors are racing to provide Identrus-enabled solutions to both the new Identrus member banks and their customers alike.

"Right now, the bulk of the action is at the infrastructure level," said Robert Lendvai, vice president of marketing for Kyberpass, a Canadian company based in Ottawa, Ontario.

Microsoft, Unisys and Kyberpass just announced a solution that allows member banks to implement Identrus on a Windows 2000 Datacenter Server. "The [Trusted Community Solution] will compete with products developed on top of the Solaris operating system," said Lendvai, citing a solution from iPlanet, Palo Alto, Calif., that's been available for about a year. IBM has also announced its intention to enter the market for Identrus solutions.

Microsoft will integrate Identrus Global IDs into a number of their new Internet initiatives, including Hailstorm, .NET and others. "So Microsoft, from our perspective, really views Identrus as strategic, and they see Identrus having some success as a core enabler of B2B," said Lendvai. "They clearly want to make sure that all of their platforms, applications and services tie into it."

Unisys, which was chosen as the integration partner for Microsoft based on its expertise in financial services, will act as the lead integrator and provide hardware, consulting and implementation services.

For its part, Kyberpass provides the "software plumbing" between the various parties.

To the counterparties to a transaction over the Identrus network, Kyberpass provides an Internet browser plug-in that retrieves the digital certificate from the required smart card and then uses it to digitally sign a transaction message.

Next, the "digital signature messaging system" brokers the transaction between the e-commerce site and the Identrus network, through the Identrus member bank. Then, the "transaction coordinator" helps convert Identrus messages into payments, if necessary, by linking to banks' back office systems.

Also, Kyberpass provides tools for companies running e-commerce sites. "We're not only providing the infrastructure part of the Identrus model, we're also providing the tools and the applications for the e-commerce merchants to actually get on board and use the system," said Lendvai. "It's a couple lines of code to take an existing web application [using password/ID authentication] and tie it into Identrus."

Kyberpass currently develops solutions on behalf of TC TrustCenter, a subsidiary of Germany's four leading private financial institutions: Commerzbank, Deutsche Bank, Dresdner Bank and HypoVereinsbank.



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