

**Microsoft, Unisys To Secure B2B Payments**  
The Banking Channel

Nov 27 2001 : In view that "securing high-value transactions is the linchpin of B2B eCommerce", Microsoft, Unisys and Kyberpass are offering a package for banks to deploy Identrus digital certificates at a reduced cost. The solution, which cuts Identrus implementation times from between 12 and 18 months, to only 90 days, also reduces adoption costs by one-third, while increasing transaction performance. The 'plug-and-play' mix of components within the Trusted Community Solution was devised to enable banks to achieve a ROI from using the Identrus system, with Kyberpass claiming its technology "vastly surpasses Identrus standards".

With Microsoft's Windows 2000 datacenter server as the platform, the Trusted Community Solution uses applications from Kyberpass to link banks and their merchants to Identrus' certificate verification system. US banks are now exploring options for the securing of online B2B payments, with JP Morgan Chase and Wells Fargo, due to test a Web/ACH system from the Electronic Payments Network, a unit of the NYCH, in February. Meanwhile, MSDW and FleetBoston, are to use a system from Clareon Corp, a payment firm spun off last year by FleetBoston Financial, for the back-end crediting and debiting of online transactions.

The Xign Payment Services Network, which recently signed Bank of America, Bank One, Citibank, Wells Fargo and Silicon Valley Bank, was established to enable banks to retain their existing relationships. Xign minimizes banks' risk of disintermediation by a direct-pay set-up, since its ability to let companies convert from paper checks to ACH transactions "fit with the overall strategic direction that the bank wants to go", says David Holly, a VP at Bank One. While new PSPs may eventually work together, Aberdeen analyst, Andrei Arkhipov, believes Xign and Clareon "have a lot in common" with their "service model" approach.

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