

面向中国市场的安全支付解决方案 以及合作业务模式

Entrust Datacard

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主要观点

- 消费者对于银行支付服务的需求在发生变化，因此派生出针对消费者支付便利性的面向未来的银行发卡模式——个性化制卡与混合发卡。
 - 以前考虑数据安全所采用的集中制卡等传统的银行制卡和发卡模式让位于个性化制卡以及在银行网点甚至自助设备上的以自己个性化的卡片设计方式取得银行卡。
 - 同时即时卡和自助发卡作为新兴的服务方式，是银行网点服务面向消费普惠金融、方便银行卡支付的使用者的重要创新手段。



- 在这些新兴的制卡发卡银行支付的技术手段上，我们的业务模式是广泛与业界同行进行从产品研发、市场推广、销售渠道和业务增值创新，甚至是企业发展等多方面不同层级的战略合作。
- 同时，我们更进一步关注到在银行支付领域，除了即时，高效，方便，快捷的制卡和发卡服务解决方案之外，我们更关注整个支付交易过程里面从卡片产生到交易过程的任何一个环节的安全和保障。

QSDC

- Quality, Security, Durability and Cost (QSDC) are the cornerstones of any successful ID program
- When designing the most appropriate ID, consider
- There will be trade-offs and compromises
- Use Best Practices to minimize risks

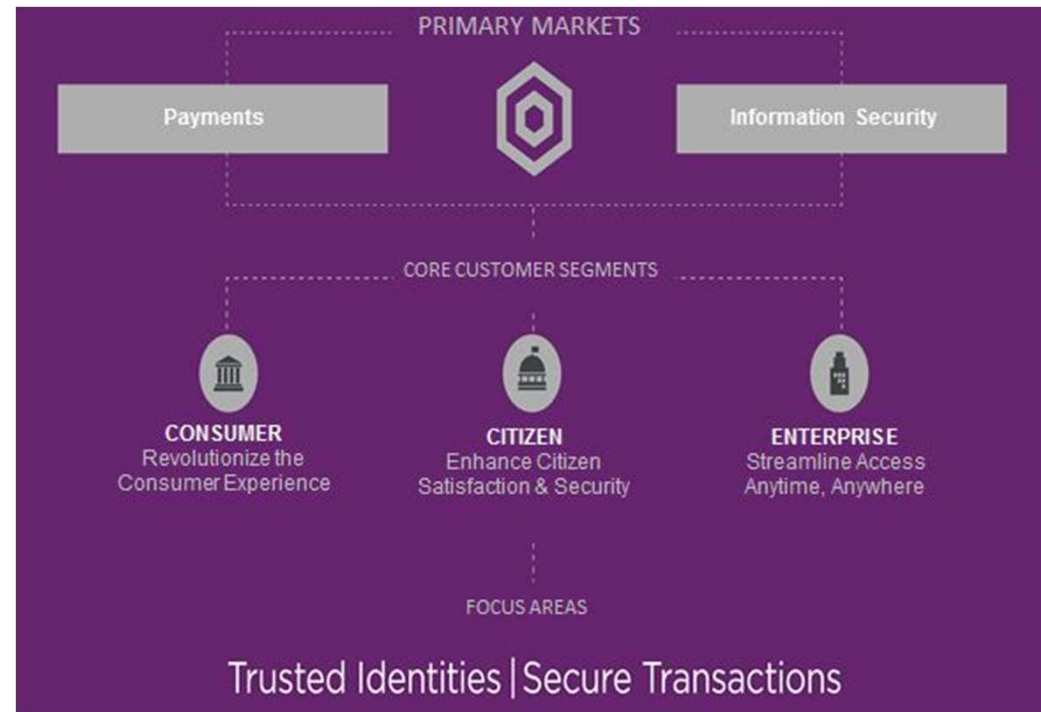


ENTRUST DATACARD -- ACQUISITION OF ENTRUST IN 2014

- Formerly “Entrust” and “Datacard Group” –Entrust Datacard
- Privately held with headquarters in Minneapolis — founded in 1969



- 10M+ Identity and Payment Credentials Issued Daily
- Billions of Transactions Managed Annually



OUR COMBINED CUSTOMER BASE – BUILT ON TRUST

Tens of thousands of customers, including:


20 of Top 20
Finance


18 of Top 20
eGovernment


8 of Top 10
Telcos


8 of Top 10
Aerospace


7 of Top 10
Pharmaceutical


4 of Top 5
Petroleum

Rely on us for their most trusted applications:



Financial and
eCommerce
transactions



Secure
communications
for web, social
and messaging



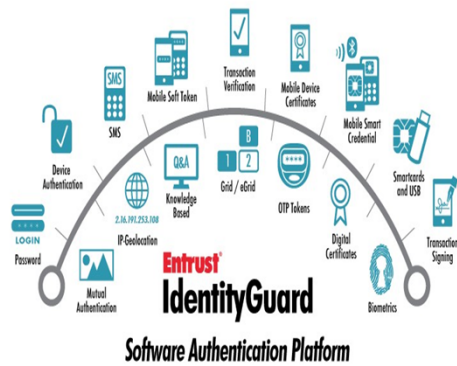
System access &
data security for
facilities,
infrastructure &
borders



Citizen
identification,
services and
benefits distribution

ENTRUST PORTFOLIO

Identity & Access Management



**Entrust
GetAccess™**

Web access control and single sign-on for online transactions

**Entrust
IdentityGuard**

Extensible software authentication platform for mobile, cloud and physical and logical environments

**Entrust
TransactionGuard**

Transaction monitoring, fraud detection, behavior and identity analytics

Public Key Infrastructure (PKI)



**Entrust
Authority**

PKI Certification Authority; digital certificate issuance

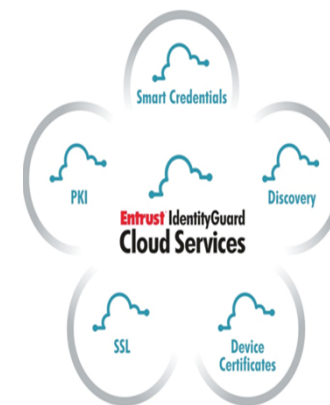
**Entrust
Intelligence™**

Secure, encrypted file sharing and communication

SMART CREDENTIALS
Obtain Smart Credentials in one of several form factors.

PKI
User-based certificates and enrollment capabilities.

Entrust Cloud

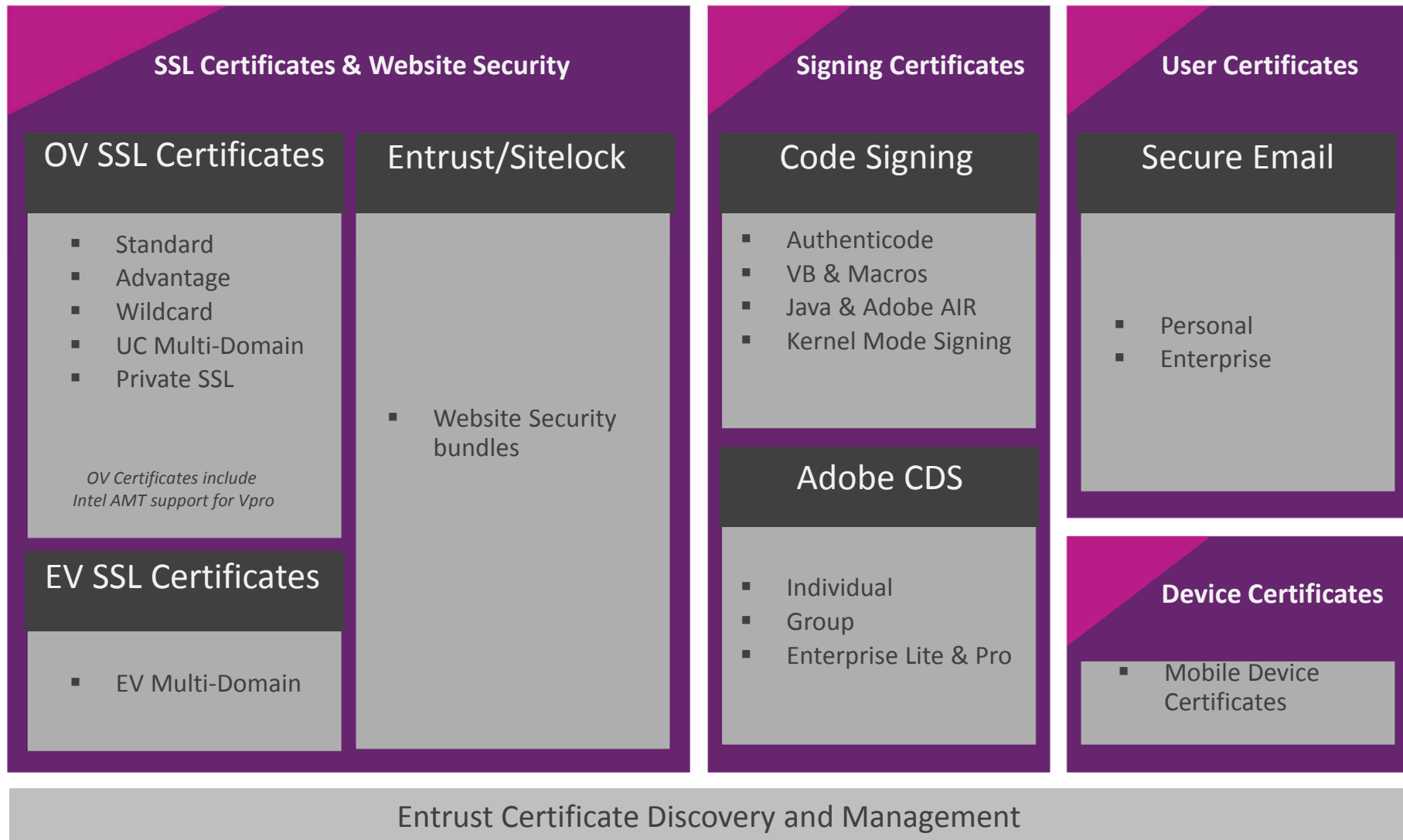


SSL
Obtain SSL and other certificates that are trusted globally!

DEVICE CERTIFICATES
Obtain Device Certificates to enable network access

DISCOVERY
Scan your network to find and report on expiring or out-of-policy certificates.

WIDE RANGE OF CERTIFICATES AND SERVICES



MARKET NEED

- Mobile market is exploding
- Employees bring phones to work to use them
- Employers want to leverage employee-funded hardware if they can
- Results in BYOD environment
- Multiple o/s to support
- Average person has 2.3 devices?
- Device turnover rate higher than user turnover!



SOLVE THE PROBLEM: MOBILE DEVICE CERTIFICATES

- Your WiFi network is probably protected by userid/password!
- Easy for employees to share credentials and overload network
 - No trail of who did wha
 - Not a good way to control access



- Control your network access
- Audit network access
- Protect your IP and network assets



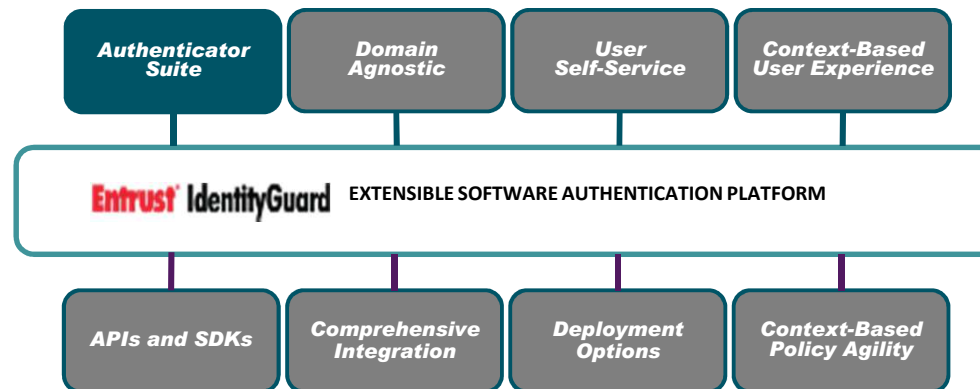
PAYMENT AUTHENTICATOR SUITE



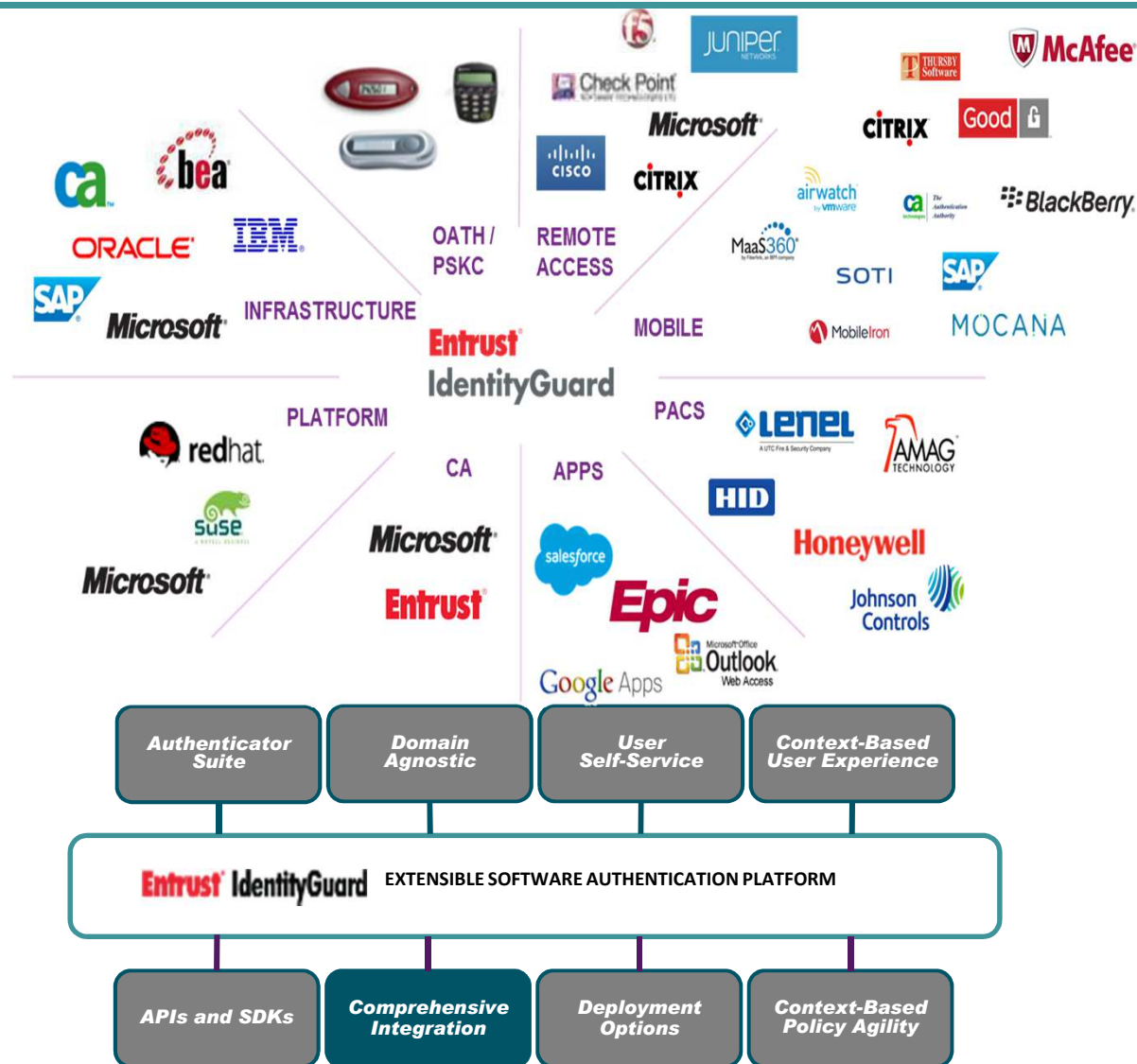
Flexibility

Standards-based

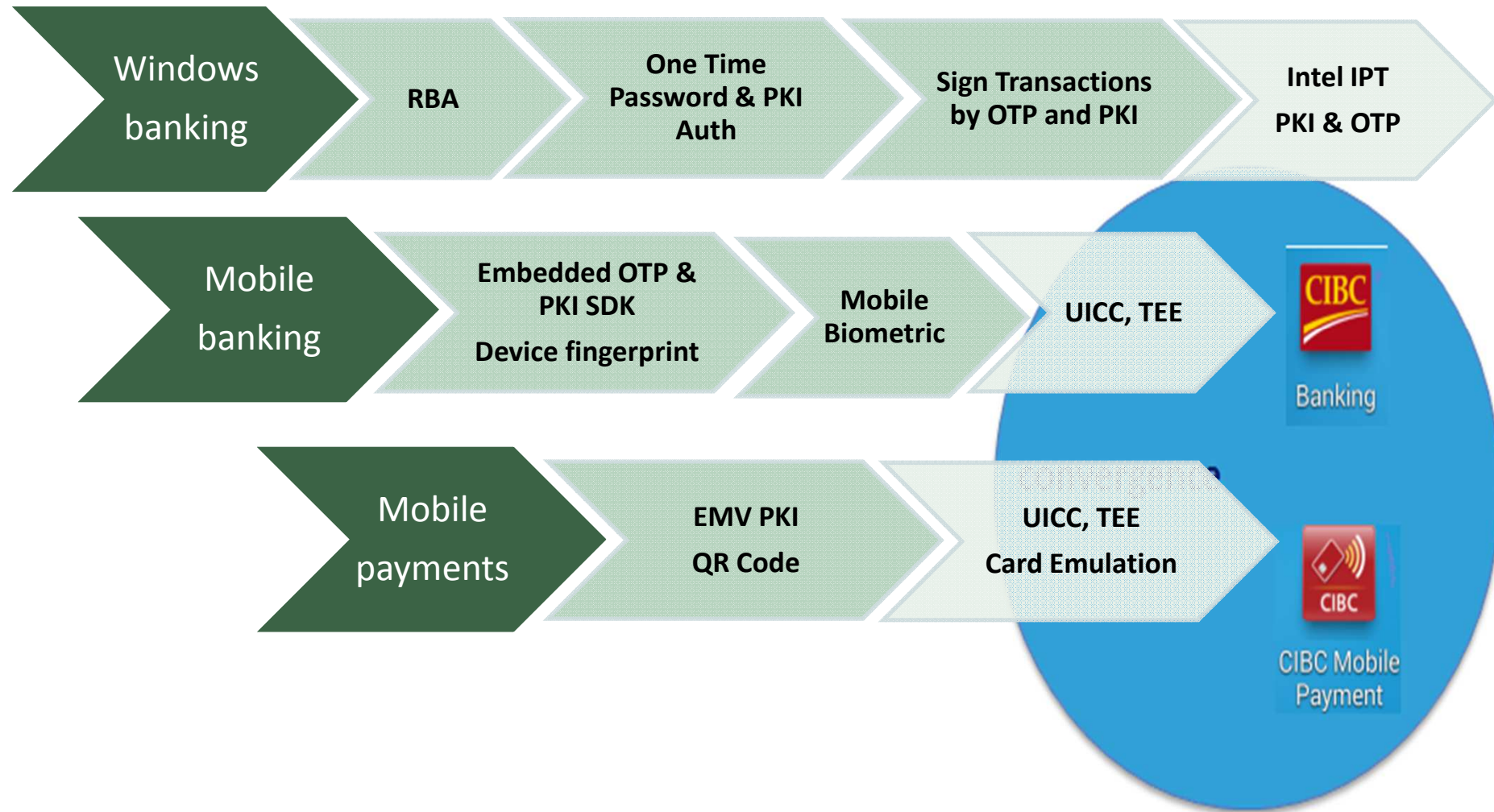
Future Requirements



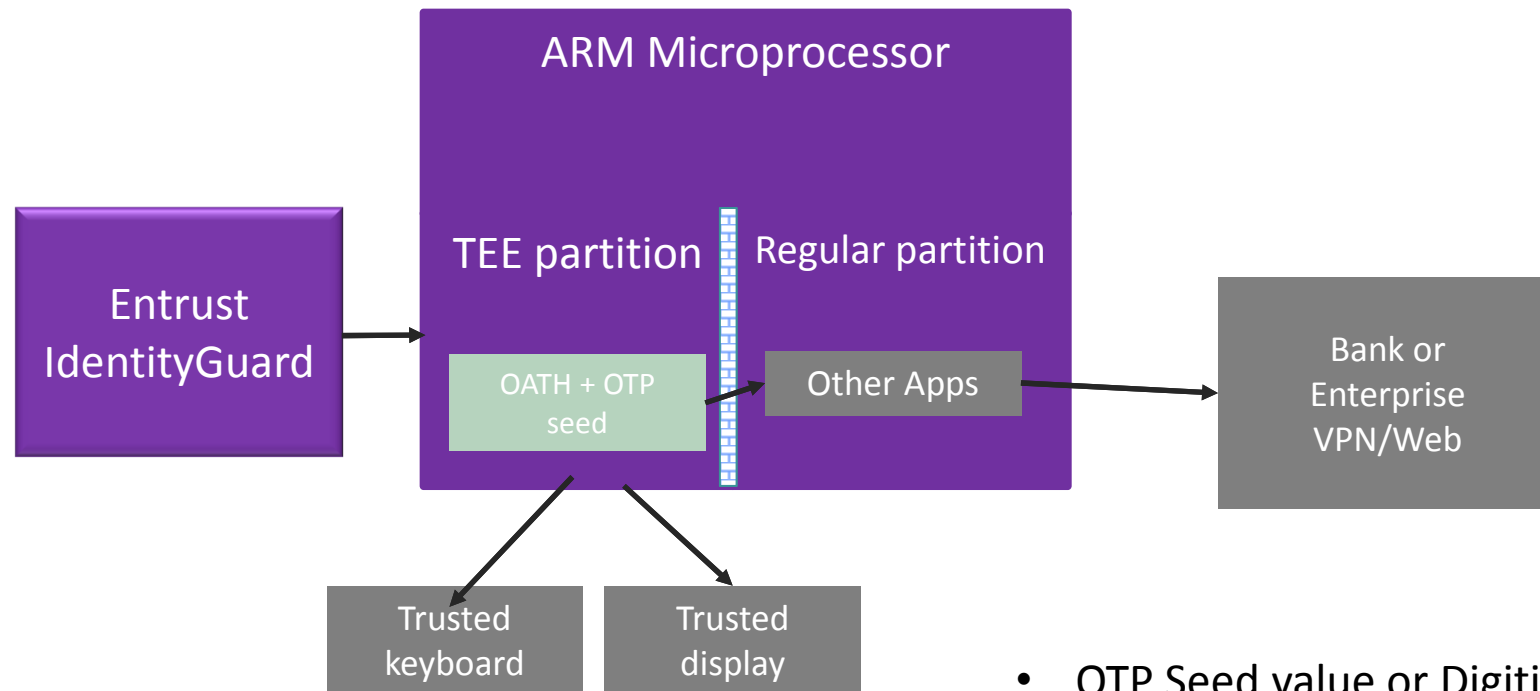
EXAMPLE INTEGRATIONS



BANKING CONSUMER OF BANKING AND PAYMENTS



TRUSTED EXECUTION ENVIRONMENT – PROTECT OTP FROM THEFT



- OTP Seed value or Digital Identity cannot be stolen
- PIN cannot be stolen
- DISPLAY cannot be altered

成功案例



业务模式

- 从简单的产品贸易和技术交流上升为与合作伙伴共赢的战略伙伴关系
- 我们新的业务模式是广泛与业界同行进行从产品研发、市场推广、销售渠道和业务增值创新，甚至是企业发展等多方面不同层级的战略合作。
- 在互联网安全支付领域，从身份认证到交易安全管控，将与业界同行和合作伙伴进行更深入的交流，达成实质的合作。



**TALK TO US ABOUT
BEST PRACTICES IN THIS INDUSTRY AND
OUR SOLUTIONS**

THANK YOU