3SKey

Chat Room Visuals

Challenges for the Corporate and Banks

Multiple devices Forgot your password?
Security concerns Maintenance Difficult systems
Training   Not uniform   TCO   Digipass
Costly Revocation Heavy processes Tokens
Manual actions Administration Readers
Several banks Software installation FAX
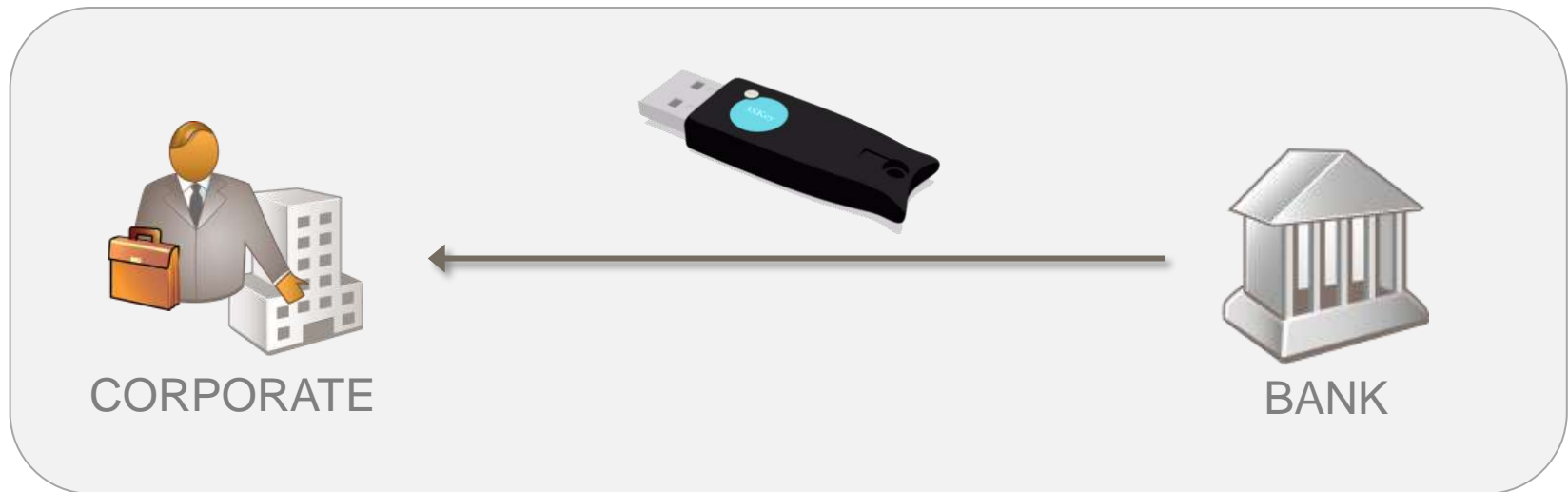Access management

3SKey

WHAT?

- Personal identity solution (PKI)
- Multi-bank Token
- Authentication and signatures
- Across banking systems
- Scalable and cost effective

FOR?

- Strong user authentication
- Assured data integrity
- Solid proof of sender

3SKey Step-by-step

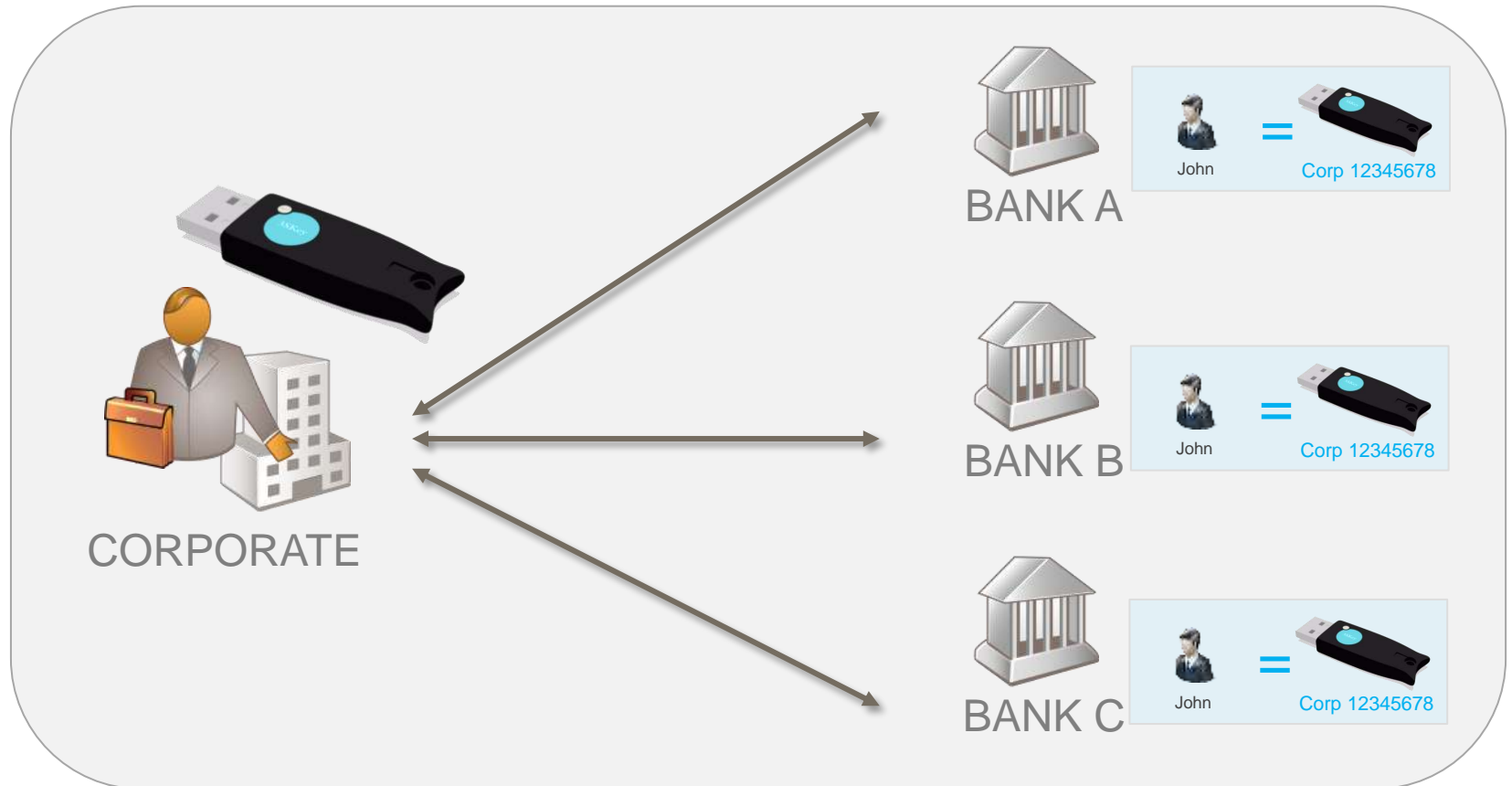STEP 1: The bank distributes the 3SKey tokens to corporate customers

3SKey Step-by-step

STEP 2: The corporate user activates the token on 3SKey.com

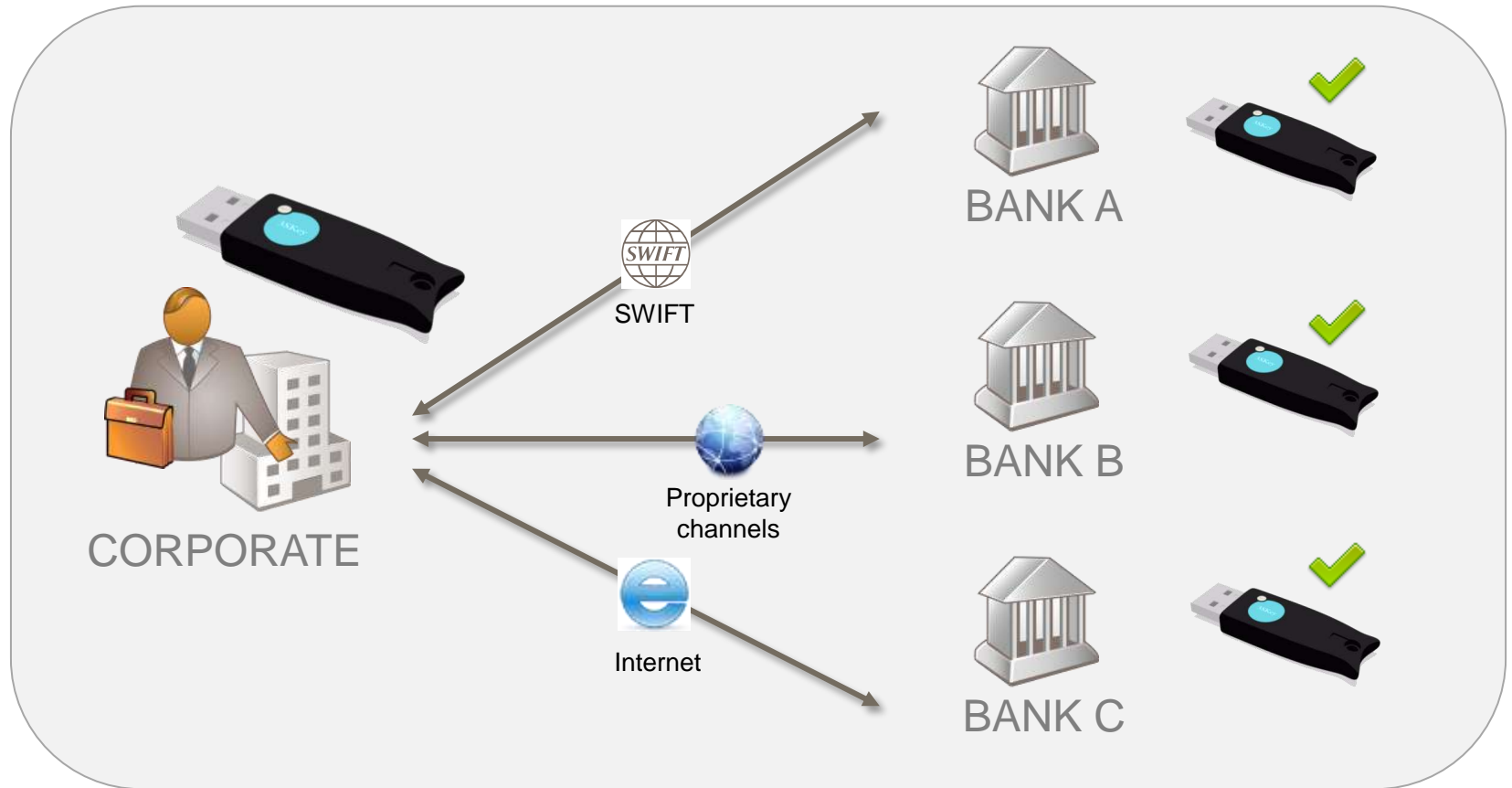CORPORATE   3SKEY.COM

3SKey Step-by-step

STEP 3: Each bank associates independently the users identity with the 3SKey token

3SKey Step-by-step

STEP 4: The Corporate user signs and approves instructions with its banking partners using the 3SKey token

SWIFT

Proprietary channels

Internet

CORPORATE

BANK A

BANK B

BANK C

3SKey for Corporates

ONE
token

EASY
to use

SECURE
solution

3SKey for Banks

DEMAND
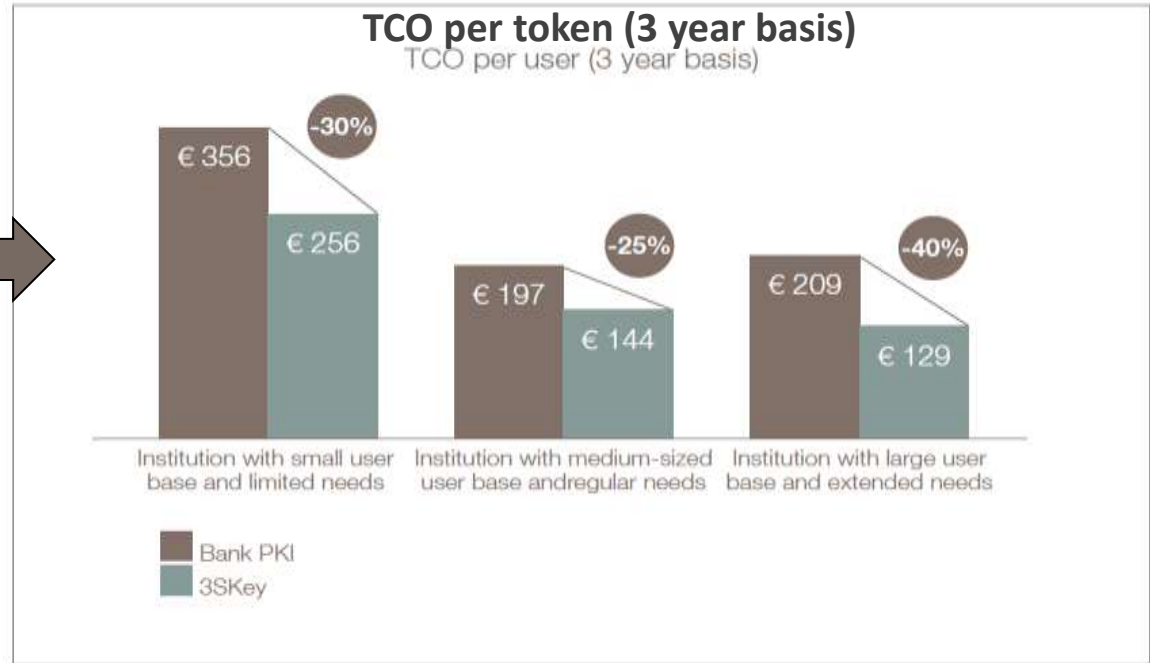from customers

KEEP CONTROL
of user's identity

REDUCE COSTS
IT expenditures

3SKey offers financial and operational benefits

Financial benefits

SWIFT 3SKey solution is more cost-effective than a bank PKI in all 3 scenario's

TCO per token (3 year basis)
TCO per user (3 year basis)

- € 356 / -30% / € 256 — Institution with small user base and limited needs
- € 197 / -25% / € 144 — Institution with medium-sized user base and regular needs
- € 209 / -40% / € 129 — Institution with large user base and extended needs

Bank PKI
3SKey

Operational benefits

Multi-bank Acceptance	Keep control over user registration and KYC	Growing take-up of 3SKey within vendor community	Powered and maintained by SWIFT

This study has been conducted by SEALWeb, a team of internationally recognized PKI experts who managed PKI projects in the bank & insurance and other sectors over the past 10 years. The case study figures are representative of the average time and budget which SEALWeb clients usually spend on such projects.

Roll-out Status

3SKey

50 application vendors

28 banking groups

50 countries (**)

13,000 activated users

2,000 corporates (*)

24,000 tokens distributed

(*) Estimated based on # of user groups
(**) Source: SWIFT for Corporates Bank Readiness Certification Programme

More information

www.3skey.com