

CSC

CHECKVISION E-DATA DELIVERY: ENCRYPTION

AT A GLANCE

Strong Security for High-Volume Transaction Delivery

Support for Customer Data & Privacy Protection Requirements

Fee-Based Services to Corporate Customers

Reduced Legal Risk and Bad Publicity

Reduced Fraud Exposure

Low Operating Expenses

Improved Customer Trust and Goodwill

CSC's CheckVision® e-Data Delivery application suite provides the latest vehicles for secure and flexible delivery of check images, statements, reports, lockbox and associated payment data to your retail banking and corporate customers. The Encryption software improves the security of cash management data delivered via CD-ROM, DVD or the Internet.

The suite includes CheckVision CD-ROM Plus, Lockbox CD-ROM and Virtual CD-ROM. Supporting modules include CheckVision Scheduler and Encryption, and the system also requires CheckVision Image Framework, CSC's proven high-volume architecture. Images can come from CheckVision Archive or third-party industry archives.

Encryption for Electronic Enterprise Check and Report Data

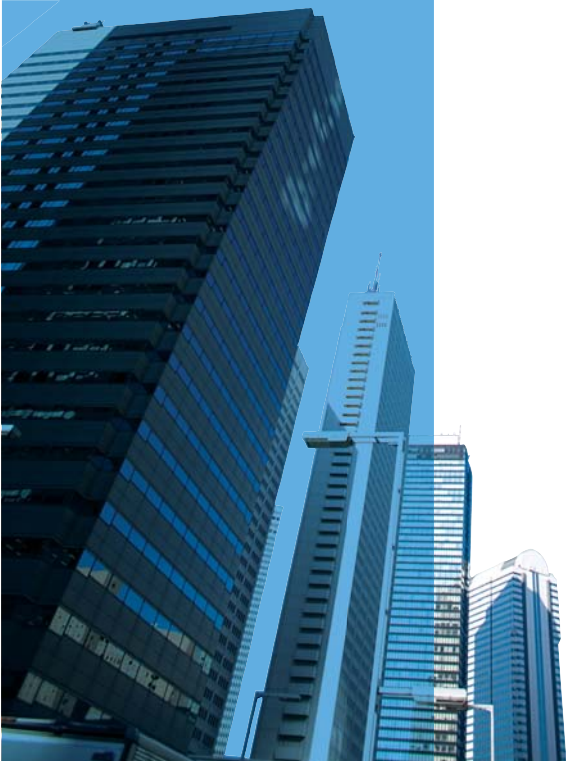
Today, many financial institutions offer consolidated cash management information delivery to their commercial accounts via the Internet or physical media such as CD-ROMs or DVDs. While these alternatives to printed reports and paper checks are more convenient, electronic delivery represents a high security risk should the media become lost, stolen or delivered to the wrong destination.

Security breaches at major financial institutions have hit the headlines recently, alerting the world that thousands of customers have had their private information exposed to information theft and fraud. Savvy banks are searching for ways to decrease risk and keep their customers' goodwill and trust now, rather than waiting until local or federal regulations force them to act. In the new Check 21 image-exchange environment, digital check images and image replacement documents also come into play, heightening concerns about data theft.

Banks must find ways to differentiate themselves, especially since Check 21 removes some of the geographical barriers to competition. Financial institutions that can claim strong protection for customer data will rightfully stand out.

High Security with CheckVision Encryption

CheckVision Encryption affords the highest levels of data security available in the industry today for safe delivery of financial data via the Internet or physical media such as CD-ROMs and DVDs. CSC's industry-leading data encryption method employs a symmetric key algorithm using the U.S. Department of Defense Advanced Encryption Standard (AES) with up to 256-bit length keys.



CSC's just-in-time encryption process is unique, designed to be transparent to the bank's customers in how they use the image viewing software day to day. The Encryption software creates a special customer key CD that banks send to their customers to install and store on their network drive or on individual PCs that require access to the protected data. Thereafter, cash management data downloads, CD-ROMs or DVDs leave the bank encrypted by CheckVision and can only be decrypted by that customer with its unique key library. The customers' image viewer software transparently searches for the proper key library, and should it be available, will use the proper decryption key just-in-time to decrypt check images and data from the data source.

Should existing customer keys ever become compromised, they can be augmented with new key libraries. All financial data, including check images as well as reports, can be viewed or used only by the intended recipient — even if an unintended recipient has access to the proper viewing technology. Without the secret key library, the information is unusable.

Flexible Security and Access Control Extended to Customers

CSC's CheckVision Encryption module not only protects the financial institution from bad press and possible legal liability should the data vehicle be lost or stolen, but also protects the bank's corporate customer after the data has been delivered.

Upon secure delivery, the data can be kept in encrypted form by the accountholder, so only individuals at the corporation who have access to the encryption key library can make use of the data. Security settings within the viewing software allow bank customers to set their own internal access, like group ownership, via operating system file permissions.

CheckVision Encryption Business Benefits

CSC's Encryption for CheckVision efficiently and safely delivers check images, statements and transaction information to retail and corporate customers.

Encryption:

- Keeps customer data safe with industry-leading encryption standards
- Helps compliance with increasingly regulated requirements to protect customer data and privacy
- Protects customers from future fraud by protecting their financial documents as well as check images

- Continues to protect customer data even after delivery
- Accomplishes high encryption in a method almost transparent for banking customers
- Supports Internet banking applications and electronic delivery of cash management data
- Opens more opportunities for product portfolio penetration and fee-based services
- Helps keep sensitive customer data secure
- Helps retain corporate customers looking for more flexibility from their banking provider.

CheckVision Encryption Features

- Advanced Encryption Standard (AES) at 128, 196 and 256-bit strength
- Unique key library per customer
- Support for multiple key library versions for each customer
- Tools to manage key libraries in an automated fashion or via easy-to-use menus
- Fully automated and integrated decryption mechanism — little to no impact on end users
- Ability to decrypt the entire data bundle at once or decrypt just in time
- Data remains encrypted and protected even after information delivery is complete.

At CSC, we understand the challenges that face your financial institution. With our CheckVision Encryption solution, you can reduce the expense of delivering checks and other account information while securing your customer's data with the highest levels of encryption available today.

For more information about CheckVision e-Data Delivery and other Integrated Payments Solutions, call CSC at 800.345.7672 or e-mail inforequests@csc.com.

About CSC in Financial Services

CSC distinguishes itself through its time-tested ability to plan, build and operate highly reliable, efficient and secure business and IT solutions for leading financial services firms around the world. To complement its capabilities in consulting, systems integration and outsourcing, CSC brings financial services industry knowledge and experience, a comprehensive portfolio of financial services application software and an extensive network of industry and technology partners. More than 10,000 CSC employees are dedicated to serving financial services clients, including more than 1,200 major banks, insurers and investment management and securities firms.

