

# Citi Managed Identity Services *Case Studies on Identity Assurance*

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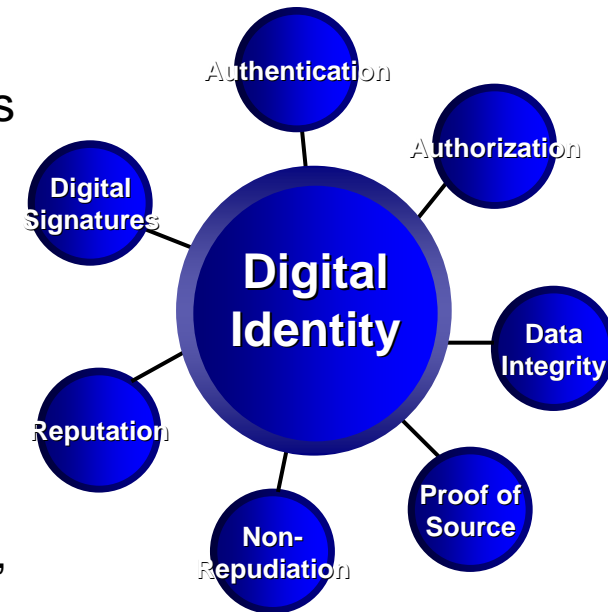
Frank Villavicencio

July 16, 2008

# Identity as a Business

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- Increasing number of high-value transactions migrating to electronic
  - Need to confidently know who is transacting
- Complex regulatory landscape demands tighter controls and visibility
- Focus on process optimization, efficiency, cost and environmental footprint reduction
- Blurry organizational and geographical boundaries
  - Hard to distinguish internal vs. external, local vs. global
  - Majority processes involving multitude of parties (B2B, B2C, B2G, G2C, etc.)

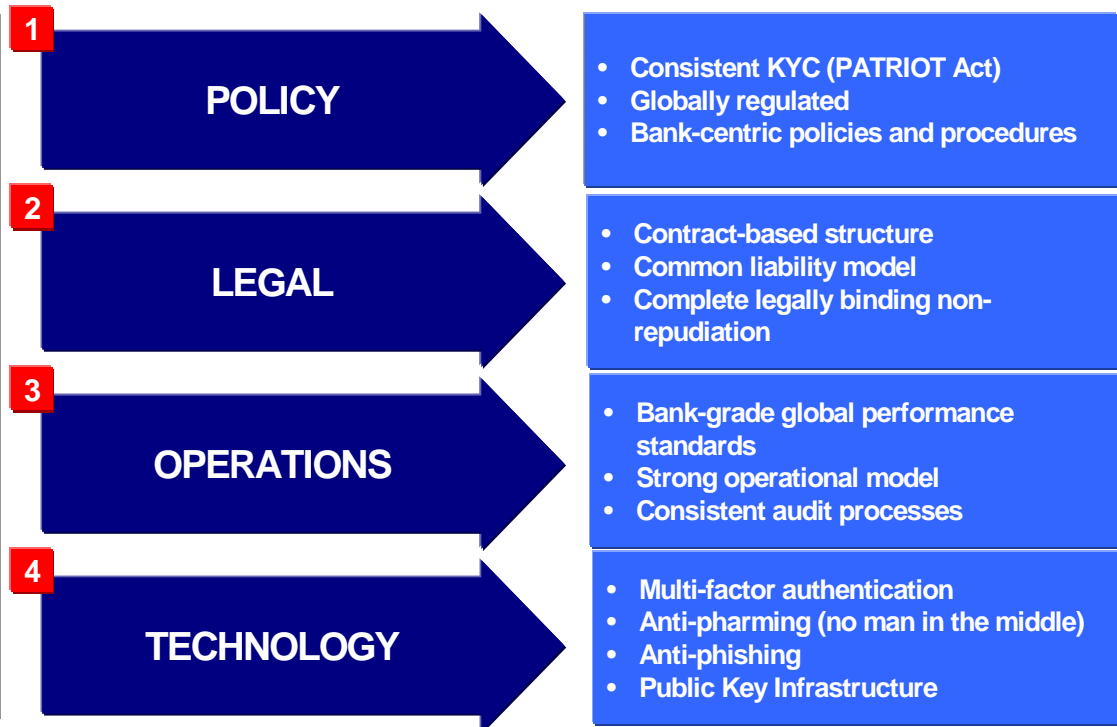


# Business Opportunity

- Need for trusted providers to help organizations mitigate “identity” risks – this goes well beyond technology
- Sense of urgency – needs to be addressed today
- Maturity and viability of technology and standards

## Why Banks?

- ✓ Banks embody key elements needed to mitigate risks
- ✓ Establishing trust in transactions is a heritage to banks



# Citi's Approach to Digital Identity

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- Digital Identities are enablers – real value comes from applications  
*We believe that “co-opetition” is required*

- Identities should be globally interoperable  
*Hence should adhere to an accepted global standard*



- Drive adoption through innovation and broad collaboration
  - Financial supply-chain
  - Other segments



# Citi's Experience in the Pharma Sector

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## Business Case: Drug R&D process

- Highly regulated and paper-intensive process
- Competitive landscape demands streamlining

## Drivers

- Cost savings, shorten timeframes
- FDA acceptance of digital signatures
  - Other government entities also adopting
- SAFE Biopharma – a common standard for the industry



## Citi's Perspective

- SAFE issuer since 2005 – currently providing services to two global pharmaceutical
- Issuance services complies with EU advanced digital signatures guidelines



U.S. Food and Drug Administration



# Electronic Bank Account Management

- Authorized signers on bank accounts...paper-based process
- Changes should be as simple as a “search-and-replace”...
- ... but needs the rigor of a contractual process

**Citibank Digital Account Management**

My Account Dashboard | Account Management | **Signer Management**

**Add New Account**

Legal Entity Name: Acme Subsidiary 1  
Organization Type: Corporate  
Tax Identification Number: 15875325  
Jurisdiction of Incorporation: United Kingd

**Business Address:**  
Street: Canada Square  
City: Canary Wharf, London  
Country: N/A  
Post Code: E14 5LB  
Country: United Kingdom

**Legal Address:**  
Street: Canada Sq  
City: Canary Wha  
Country: N/A  
Post Code: E14 5LB  
Country: United Kingd

Citigroup Branch: London  
Category: Public Corp

**Citibank Digital Account Management Customer Activation Form**

Legal Name of Customer: Acme Subsidiary 1  
Business Address:  
Street: Canada Square  
City: Canary Wharf, London  
Country: United Kingdom  
Zip / Post/Code: E14 5LB

Legal Address (if different):  
Street: Canada Square  
City: Canary Wharf, London  
Country: United Kingdom  
Zip / Post/Code: E14 5LB

Jurisdiction of Incorporation / Registration and Registration Number (if any):  
United Kingdom  
Tax Identification Number:  
15875325  
Type of Organization:  
Corporate

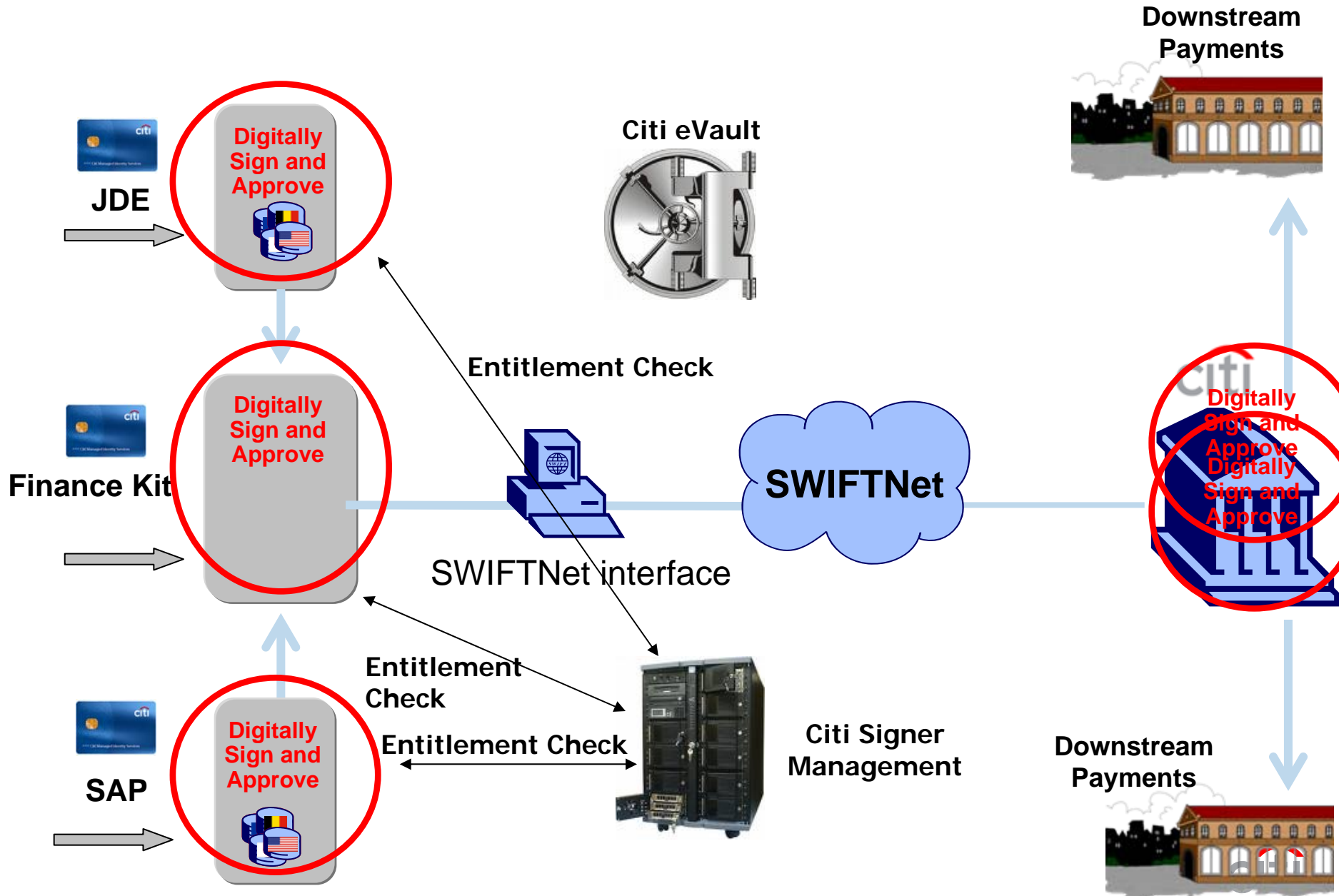
By signing this Customer Activation Form, the Customer Acknowledges the receipt and acceptance of Citibank's General Account Conditions and the terms of any Local Conditions for the countries specified. (Please note that some Local Conditions may still have to be signed separately.) The Customer requests Citibank to open in its name the Account(s) to be specified in Section 1 of this form or in any other manner acceptable to Citibank.

**REQUESTED BY:**  
Signature: [Signature] ID: 33101  
Name: [Name]  
Title: [Title]  
Date: [Date]

**APPROVED BY:**  
Signature: [Signature]  
Name: [Name]  
Title: [Title]  
Date: [Date]

**AUTHORIZED BY:**  
Signature: [Signature]  
Name: [Name]  
Title: [Title]  
Date: [Date]

# Digital Signatures in the Payments Process



# ...so why the need for a common standard?



SAFE-BioPharma  
Signatures and Authentic



**LIBERTY ALLIANCE PROJECT**  
Liberty Identity Assurance Framework





QUESTIONS?

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