



ABN AMRO uses the Safemail System from E-lock and SafeScript to digitally sign the customer account statements in bulk, encrypt and zip them and send them via email

Secure & Authenticate Online Transactions | Reduced Overhead Costs |
Reduced Processing Time | More Satisfied Customers

Safemail System for ABN AMRO Bank, jointly with SafeScript - India Case Study

The Customer

ABN AMRO is an international bank with European roots. With assets over US \$504 billion and an AA credit rating, ABN AMRO Bank ranks among the top 10 banks in the world in size and strength. Traditionally known as a strong "diamond-financing bank", it has turned into a bank providing a comprehensive range of services with a difference.

The Challenge Faced by ABN AMRO Bank

As part of normal procedure, statements of the bank or credit card account reports are sent to customers at regular intervals (monthly). Initially, the printouts of the statements were sent to the bank customers. This whole procedure was time consuming and paper intensive. The Bank decided to shift process into a paperless environment so as to decrease cost and complete the process in less time.

Requirements:

PKI based solution for automated digitally signing emails and attachments.

1. Ability to encrypt the attachments in such a way that recipient does not need any third party software to decrypt
2. Ability to digitally sign attachments
3. Ability to zip the multiple attachment files
4. Ability to create and send emails
5. Ability to digital sign emails before they are sent out to the clients
6. Signing and encryption of mail attachments is done on basis of configuration
7. Operator can start, stop, pause or continue the batch without needing administrative privileges. This way, the operator never gets access to the confidential data of the customers!
8. Ability to use certificates from Smart Cards

E-lock Customized Solution: E-lock Safemail

E-Lock digital signature solutions are based on PKI (Public Key Infrastructure), which along with digital certificates maintains the trust in electronic transactions. E-Lock provided completely customized solution to the ABN AMRO Bank. The output of the application is e-mail, which contains statements as attachment. The attached statements are signed and encrypted. Also the outgoing emails are digitally signed to assure customers the authenticity of the sender and prevent phishing, a common problem with business emails these days.

The solution completely automated the process of digitally signing and encrypting the customer bank statements in bulk, authenticating and securing them.

Apart from this, E-Lock provided the basic operations for creation and dispatching of signed emails to an SMTP server. This is the customization of E-Lock's digital signature application DeskSeal service. E-Lock also provided configuration components to create multiple security configurations and signing/verification of files on the server.

Benefits using E-Lock Safemail Solution:

- Total paperless reporting-system eliminating huge amount of paper
- Signing the account statements and the email sent digitally in bulk thus authenticating the data and saving the time that would have spent on signing or sealing these reports.
- Saving the cost on the couriers, envelopes, printing statements, paper etc since the data sent is encrypted it ensures that the data integrity is maintained and the receiver receives the intact message.
- Customers do not need any third party software to decrypt the account statement.
- The process is completely automated right from signing the documents to sending the encrypted statements to the customers. Thus customers get the account statement on time, which are authenticated, this helps to create the good image and maintains the good customer relations.

About E-Lock:

E-Lock is a leading provider of digital signing solutions, which are compliant with worldwide e-Signature legislation. Founded in 1997 the company is headquartered in McLean, VA. It offers desktop and web based security solutions. E-Lock products are used across Government, Healthcare and Financial organizations around the globe.

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