



Secure Electronic Statement Delivery

For clients, the environment and your bottom line.

Entrust Solutions for E-statement Encryption

E-statements are more than simple credit card statements from your bank. From payroll statements, invoices, 401K and insurance claims, e-statements represent the electronic form of today's most important sensitive documents.

The convenience of e-statements can help reduce printing and mailing costs, increase efficiency, eliminate paper waste and improve the overall customer experience. It's important to deliver electronic statements in a manner that respects the privacy of the sensitive information and ensures that only the recipient can access the content.

Whether it's a medical claim, tax statement or utility bill, sensitive information is transmitted during this process. How does your organization ensure that only the recipient can view the information? What are the best approaches to securing this data? And, most important, how do you make it simple for your customers?

Entrust Encrypts E-statements

Leveraging the capabilities of Entrust Entelligence Messaging Server (EMS), organizations can securely replace traditional paper-based statement systems with cost-efficient electronic processes. EMS integrates with your existing statement generation and/or content-management system and automatically encrypts e-statements before they are delivered to your customers.

As an understood, easy-to-use process for end-customers, EMS leverages a simple approach to encrypt and decrypt e-statements with the Adobe[®] Reader[®] PDF viewer. In fact, EMS also can integrate with your existing authentication portal to make it effortless for customers to register and maintain their encryption password.

With EMS, your organization can offer customers encrypted e-statement delivery with the confidence that information will be secure.

Benefits of Encrypted E-statements:

- Reduce printing and mailing costs by 90 percent or more
- Improve customer experience and strengthen loyalty by integrating e-marketing initiatives into monthly statements
- Help reduce waste in the environment

According to Javelin¹, if every U.S. household stopped receiving paper bills and statements, **687,000 tons of paper would be saved every year — enough to circle the Earth 239 times**

¹"The Four E's of Green Banking: Educate, Enable, Make it Easy — and Be Earnest," Javelin Research & Strategy, June 2008



Save Money, Increase Efficiency

Not only will customers enjoy the convenience of e-statements, the benefits to the enterprise or financial institution are compelling. By implementing an encrypted e-statement model, organizations can cut printing and mailing costs, improve cash flow by reducing additional paper-based reminder notifications on late bills, as well as have a positive environmental impact by reducing paper waste.



In addition, many organizations publish e-statements on their Web sites strictly for client access. While convenient for the end-users, this practice can present logistical challenges as more and more data is stored on Web servers. In fact, many customers demand a document that they can file locally on their desktop. Why not securely e-mail those same documents to help serve customer needs and concurrently address additional operational challenges?

How's it Work?

Securing e-statements with Entrust is simple. Customers can leverage their existing statement-generator applications and have all statements generated in industry-standard PDF format and forwarded via e-mail to the Entrust Intelligence Messaging Server. Statements are automatically encrypted and sent to your customers' e-mail inbox. Statements are decrypted with simple, but secure, password protection. And, best of all, your clients will have a secure electronic copy stored on their PC for future access.



A Proven Solution

While encrypted e-statement delivery is a new concept, Entrust Intelligence Messaging Server has served as a trusted, proven e-mail encryption appliance for many years. Deployed by high-profile, high-volume customers in the financial sector, EMS has proven its worth time and time again. Be assured that it has been tested and will seamlessly scale to meet your needs.

As a comprehensive platform, the Entrust Intelligence Messaging Server is an appliance-based gateway that delivers standards-based e-mail encryption capabilities. This complete e-mail security solution includes hardware, operating system, supporting applications and ongoing online updates.

E-statements can be utilized for traditional paper statements such as:

- Bank Accounts
- Invoices
- Confirmation of Account Activity
- Explanation of Benefits
- 401k Accounts
- Medical Claims
- Mutual Funds
- Payroll
- Loyalty Programs
- Order Status
- Brokerage Accounts
- Customer Service
- Insurance Claims
- Retail Charge Accounts
- Tax-related Forms
- Utility Statements

About Entrust

Entrust [NASDAQ: ENTU] secures digital identities and information for consumers, enterprises and governments in 1,700 organizations spanning 60 countries. Leveraging a layered security approach to address growing risks, Entrust solutions help secure the most common digital identity and information protection pain points in an organization. These include SSL, authentication, fraud detection, shared data protection and e-mail security. For information, call 888-690-2424, e-mail entrust@entrust.com or visit www.entrust.com.

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