# *ValiCert* Transaction Authority™

## Extensible and secure hub for routing transaction-based messages and requests

"ValiCert's solution, an implementation of Identrus' Transaction Coordinator specifications, will be a valuable component of the network of trust and security services we offer our member financial institutions."

Kristin Kupres, COO, Identrus

## Applications
- Identrus processes
- Trusted electronic payments
- Letters of Credit processes
- Escrow services
- Cash management integration
- e-Settlement integration
- e-Business service

## Benefits
- High flexibility enables reuse with multiple applications
- Modular design lowers cost of expansion
- Allows coexistence of Identrus and non-Identrus applications
- Extensible to future services
- Eliminates paper-based proof of transactions
- Enables banks to stay intermediated in business-to-business commerce

**In today's digital world, a simple business transaction can involve multiple applications, architectures, and data sources.** Back-end systems are constantly evolving by undergoing redesign or enhancement. Administering and managing these back-end systems is expensive, difficult, and time-consuming.

The ValiCert Transaction Authority allows businesses and financial institutions to more easily deliver high-value, transaction-based services such as cash management, payments, and escrow services. It streamlines and simplifies the process of implementing these service offerings by acting as an extensible and reusable hub—efficiently routing back-end service requests such as payment, validation, and warranty requests, among applications, enterprises, partners, and suppliers.
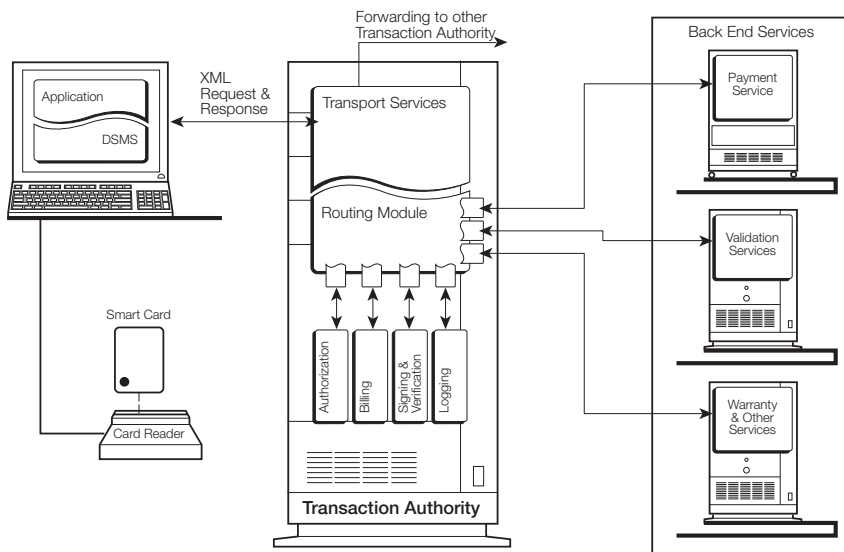
**The ValiCert Transaction Authority:**
- Enables an end-to-end solution for e-Payments and other financial services.
- Acts as a reusable, extensible, and modular hub for multiple services.
- Can be integrated with DSMS, and Eleanor/ECIPS message handlers.
- Is extensible for XML message recognition and routing.
- Integrates with legacy systems via an extensible interface.

The ValiCert Transaction Authority is Identrus-ready, offering a modular design that makes it simple to scale service requests and allows for easy extensibility of new back-end and core services, message types, formats, and transport mechanisms. A client-side toolkit offered with the ValiCert Transaction Authority allows for front-office application integration, thus reducing deployment costs.

The ValiCert Transaction Authority is a single, reusable hub for multiple transaction services that eliminates the need to rebuild back-end systems when adding or changing functionality.

**ValiCert®**

Forwarding to other
Transaction Authority

XML
Request &
Response

Application

DSMS

Back End Services

Payment
Service

Transport Services

Routing Module

Validation
Services

Smart Card

Authorization
Billing
Signing &
Verification
Logging

Warranty
& Other
Services

Card Reader

Transaction Authority

ValiCert Transaction Authority

***Transaction Flow Through the ValiCert Transaction Authority™***

1. *Signed request arrives at the Transport Services layer*

2. *Routing Module dispatches request to appropriate Back-End Service*

3. *Request may be forwarded to different Transaction Authorities for remote processing*

4. *Core Services like Signing and Logging are applied to the transaction*

5. *Service response sent back to requesting application*

# Valicert Transaction Authority: The Flexible, Cost-Saving Transaction Center

## Overview

The ValiCert Transaction Authority is a reliable, fast, modular, and secure solution for back-end transaction services. It supports back-end services such as certificate status checking, authorization, payment, warranty, billing, and secure document collaboration.

## Identrus Expertise

- Complies with the Identrus Transaction Coordinator 2.0 specification.
- Supports Eleanor payment messages.
- Optional Digital Signature Messaging Systems (DSMS) allows for Identrus enablement of client-side applications.
- ValiCert products are deployed at over 85 percent of Identrus member banks.
- ValiCert's Consulting Organization helped define the Transaction Coordinator 2.0 specification.
- The ValiCert Enterprise VA™ is installed in the Identrus root.

## Extensibility

- Provides an end-to-end solution for payments and other e-Commerce services through seamless integration with ValiCert Validation Authority™, DSMS and Eleanor/ECIPS Message Handlers.
- Reusable and extensible hub for multiple services without rebuilding backend infrastructure.
- Provides a highly reliable, fast, modular, and secure solution for service exchange between and within institutions.
- XML message recognition and routing allows for new services to be added easily.
- Modular design allows for easy extensibility of services, transport mechanisms, message types, and formats.
- Extensible interface allows for legacy system integration.
- Integration services provided in conjunction with a number of global system integrators.

## Security

- Secure and reliable client and server authentication and communication through HTTP, HTTPS, SMTP, S/MIME and MQSeries.
- Tamper-evident and auditable XML-based activity logging for non-repudiation, billing, and security audits.

- Support for PKCS#11 Hardware Security Modules and Smart Cards for digital signing and key management.
- ValiCert DSMS provides client-side signing and verification of OCSP, CSC, Eleanor and ECIPS messages.
- Support for any OCSP responder, but specially optimized for credential validation through the ValiCert Enterprise VA.

## Supported Standards and Protocols

**Communication Protocols:**
HTTP, HTTPS, SMTP, S/MIME, MQSeries

**Validation Protocols:**
OCSP, CSC

**Payment Standards:**
Eleanor, ECIPS

## Database Requirements

**Database:**
Oracle 8i

**ValiCert**

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