

## Customer Success Story:

### Leading European Bank Extends Encryption Solution across all Enterprise Computing Platforms

#### Industry

- Banking & Financial Services

#### Customer Profile

- Responsible for the bulk clearing of cheques and paper credits throughout Great Britain

#### Challenges

- Protecting sensitive data during movement or storage
- Reducing data center costs and operational overhead
- Extending the useful life of the existing IT infrastructure

#### PKWARE® Solution

- SecureZIP Server
- SecureZIP for z/OS®

#### Results

- Protected sensitive data using persistent signing authentication and file encryption capabilities
- Implemented a solution that works across disparate computing systems

#### Company Background

Our client is a division of a large international trade association for institutions that deliver payment services to customers. The bank is responsible for ensuring that all payments are secure and reliable by handling the bulk clearing of cheques and paper credits throughout Great Britain, totaling several million cheques each day.

Our client also processes various forms of payment, including Bankers' drafts, Building society cheques, Post orders, Warrants, Government payable orders, and Travellers' cheques. In addition, they also manage the systems for the clearing of paper bank giro credits (credit clearing) and euro cheques (euro clearing).

#### Challenges and Requirements

A project was initiated in 2005 to simplify the infrastructure and reduce costs of the United Kingdom's cheque clearing process. The scope of the project was to provide management of the electronic data related to paper cheques and credits. Each transaction is processed as an individual file transmission between each of 12 member banks. The information flows among the member banks during an end-of-day processing window that needs to accommodate millions of transactions. This results in a physical settlement to each bank the following morning based on all of the aggregate totals verified daily by the Bank of England.

Due to the fact that paper cheque usage volumes have been declining, our client needed a solution that offered predictable costs throughout the several-year term of the project. The complete desired solution needed to fulfill several requirements, including

- Supplying a private network provider
- Providing a Certificate Authority (CA)
- Enabling secure transfer
- Providing persistent signing authentication and file encryption capabilities
- Easy implementation for multiple outsourcers with various computing platforms

#### The Solution - SecureZIP Server & SecureZIP for z/OS

The project's technical committee evaluated 38 other companies that offered "hub and spoke" solutions. Unfortunately, a hub and spoke solution would force all members banks to send their transactions to a single outsourcer that would "police" all transactions. PKWARE was the only company to advise the project team that by using SecureZIP they could eliminate the need for a hub and spoke model. By leveraging banks' existing infrastructures, SecureZIP allows the banks to work independently on their own computing platforms, eliminating the need for a centralized outsourcer and saving millions of pounds for processing and transmission.

Each of the 12 member banks has its own IT infrastructure composed of several different comput-

Out of respect for our clients' privacy, names have been omitted from customer success stories. Many of our clients are happy to discuss their experience with PKWARE products. If you are interested in learning more information about a particular customer success story, please contact us at <http://www.pkware.com/contactus>

ing platforms ranging from z/OS® mainframes to Windows®, UNIX®, and Linux® servers. Not only did SecureZIP eliminate the need and cost associated with a hub and spoke model, but it was able to efficiently manage the various computing environments used by member banks. This helped our client overcome future cost concerns by providing an option that allowed member banks to change their computing environments without impacting the overall cost of the solution.

In addition to addressing the flexibility and cost concerns raised by our client, SecureZIP was also able to address all of the proposed technical requirements. It offers a private network provider, Certificate Authority (CA), and enabled secure transfer of information. Further, SecureZIP easily and efficiently added digital signing capabilities to each of the millions of transactions occurring daily. And, SecureZIP can automatically translate different file formats during nightly batch processing, saving processing time and reducing operational overhead.

Using SecureZIP, our client was able to quickly address and solve critical data security needs. It not only met the immediate requirements, but will address the future needs of our client and the overall project.

**United States**

648 N. Plankinton Ave., Suite 220  
Milwaukee, WI 53203  
1.888.4.PKWARE

**UK/EMEA**

Crown House  
72 Hammersmith Road  
London W14 8TH  
United Kingdom  
ph: +44 (0) 207 470 2420