Dataguard™

We provide digital and operational security solutions dealing with resilience and risk

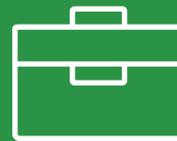# Volksbank case study
Confidential information sent by email

Dataguard ePay
Encrypted Payslips

Dataguard eMail
Encrypted eMail

Dataguard eBox
Encrypted Storage

Volksbank project to launch confidential digital mail system

Volksbank Kaiserslautern eG

Volksbank Kaiserslautern-Nordwestpfalz eG, with its headquarters in Kaiserlautern, employs 160 staff in 24 branches in the region of Nordwestpfalz.

By the end of year 2009, customer business amounted to 1.6 billion EUR with a balance sheet total of 808 million EUR.

Volksbank Kaiserslautern-Nordwestpfalz eG is an independent bank and offers banking services for private and corporate customers, and as a direct bank.

The bank was formed on the 2nd of May, 2005 as a merger between Volksbank Kaiserslautern eG and VR Bank Nordwestpfalz eG.

In the Nordwestpfalz region, the bank is respected also for its cultural and social contributions and as a corporate citizen that is committed to fostering quality of life in the region. http://www.vobakl.de/

Goals

Launch a secure, confidential solution for digital mail and letters that is in line with the law

Motivate users to work with the new service

Targets

Meeting minimum legal requirements regarding risk management (MaRisk)

Secure e-mail communication with commercial and retail customers and for internal use

> About 16,000 members put trust in the Volksbank Kaiserslautern-Nordwestpfalz eG. The performance portfolio comprises account administration and credits as well as retirement arrangements and insurance products such as health insurance, casualty insurance, automobile insurance and defence insurance. Handling sensitive data such as contracts and account statements is the daily business of the Volksbank.

Solution

✓ **Launch of regimail, the solution for confidential and binding e-mail communication**

Confidential and binding e-mail communication

Volksbank has chosen this encrypted e-mail solution as it is an easy to integrate service. It works with a multi-layer security infrastructure consisting of users, providers and a clearing service. Providers do not have access to the keys and thus no access to the content of the e-mail data that is sent. The clearing service on the other hand administers the keys but knows neither the users nor the content. The clearing service only handles anonymous data. This secures integrity, authenticity, confidentiality and a binding character in terms of the audit trail for the e-mail.

"We were mainly convinced by the convenience of using this e-mail service, for the programme works by integrating into the local e-mail client, in our case Lotus Notes. Or users can register at the web portal of the provider", says Rainer Hoffmann, IT safety officer at Volksbank Kaiserslautern-Nordwestpfalz.

Mobile and worldwide usability

Actually about 100 employees of the Volksbank work with the encrypted e-mail platform. Moreover about 400 industrial and private customers, tax consultants, notaries and lawyers work with this e-mail service to send, receive and read confidential information. A notice of registration and of receipt demonstrates if and when the receiver has got the message or has read it. If the message has not been read in a defined period of time, the sender receives a reminder. A transaction register tracks current and past transactions. This allows business communication to be auditable. The platform can also be used with mobile solutions such as Blackberry. Moreover international use is also possible.
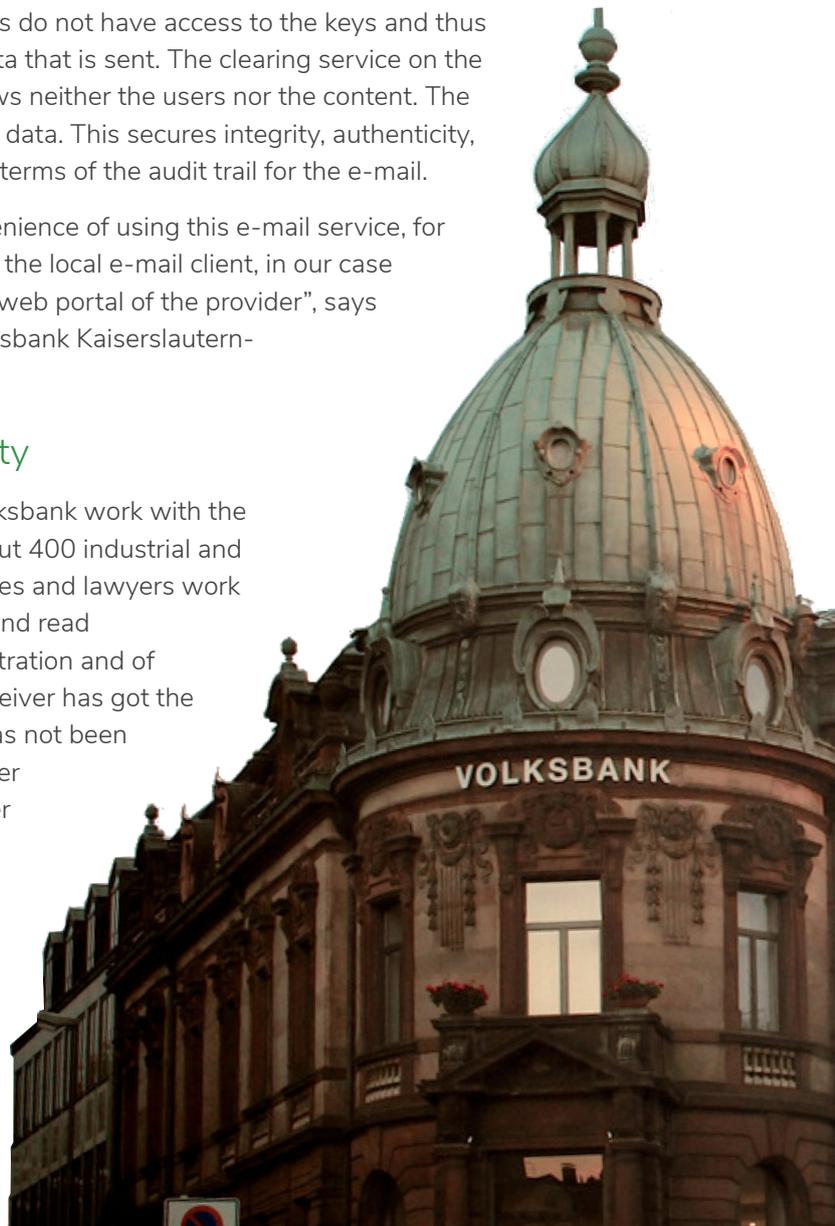
Benefits

- ✅ **Warrants of integrity, authenticity, confidentiality and binding character of electronic communication**
- ✅ **Secure end to end encryption**
- ✅ **Application is easy to use for customers**
- ✅ **Worldwide usability**

- ✅ **Mobile use (Blackberry)**
- ✅ **Value for money**
- ✅ **Easy integration to existing e-mail infrastructure**
- ✅ **Very low investment (no need for additional hardware)**

Q **Why has the Volksbank Kaiserslautern- Nordwestpfalz decided to introduce a secure e-mail service?**

A We handle sensitive data on a daily basis. In order to put both confidentiality and security into practice in our e-mail communication with corporate and retail customers as well as in internal communication, we introduced a comprehensive IT security concept at the end of 2009. It also allows us to meet the legally defined minimum requirements for risk management (MaRisk) by German banks.

Q **Did you evaluate other security solutions ?**

A Yes, we have first had a look into PKI (Public key infrastructure)-based systems: but we rejected this solution very quickly, as PKI systems require long winded administration of keys and certificates. We could not have secured acceptance at user level.

Q **Which benefit of the encryption platform technology do you appreciate most?**

A As well as easy integration we consider the confidential and binding communication with both our customers and internally as very important – especially as we have to meet legal requirements.

Moreover we work within a worldwide business environment. Consequently, for many of our customers it is important, that their numerous customers abroad can communicate with us as the house bank without any problems. This is possible with this solution.

Last but not least we consider it important, that our customers can use the service in a test period and with the "-read-only function free of charge.