



Arcot and Adobe Team on Correspondence Management Service Arcot SEND Service Launch



1. *What is it?* SEND is an innovative solution that PUSHes electronic documents securely to a user's email inbox. Offered as a managed service, SEND provides a security and delivery clearinghouse for electronic documents. The documents are converted to a pdf format, encrypted and delivered to the user's inbox securely. Only the intended recipient can open the pdf document via Arcot two-factor authentication and Adobe Reader.
2. *Is this a Secure Email Service?* No. SEND is a secure document service. Email just happens to be a mechanism to deliver the document. The document is secured even if delivered over another mechanism. The protection of the document is not dependent on the email system used or even if an email system is used.
3. *How does it benefit an enterprise?* For organizations that still correspond via paper, we jointly offer them a way to reduce expenses and environmental footprints, while increasing security and user experience, through a new electronic delivery system.
4. *Who would use it?* Banks, credit card companies, insurance, health care, utilities (any biller) government, and even businesses that mail paystubs. Examples include monthly statements, notices of changes in terms, hospital lab report and the annual statement of benefit from the Social Security Administration.
5. *How is the service priced? And who pays for it?* The service is priced on a per document basis. It is expected that the document sender (financial institution, biller or Government) would pay for this service. The end user (document recipient) would not pay for this.
6. *Who signs up for the service?* The correspondence initiator (sender) has to first sign up for SEND. The sender can decide whether the recipient needs to explicitly sign up for the service or not and the specific flow for the recipient signup. The sender will periodically provide SEND a list of documents and the corresponding recipients. SEND will encrypt the document and send it to the recipient. SEND will also support the authentication and decryption of the document by the right recipients.
7. *Does the recipient have to install any software?* The recipient needs to only have Adobe Acrobat or Adobe Reader installed on his/her machine. No additional software program or hardware attachment is required. The recipient can receive the PDF document as an attachment in any email (Outlook, Gmail, Hotmail, Yahoo Mail etc) and click on the attachment to open it. When Acrobat/Reader attempts to open the document, it will prompt the user for authentication before opening the document.
8. *Can the user print, save or delete the document?* Once authenticated, the document will open in Reader and can be saved locally in the clear, deleted or forwarded with no additional protection. The user can also forward the encrypted attachment. SEND does not impose any restriction on the usage of the document once it is opened. Note that the author of the document may use other tools to place restrictions on the usage of the document.
9. *How is this different?* Typical e-Statement solutions assume that the user is logging into a web site and then downloading the statement. Such PULL (user "pulls" down the document) model solutions are inconvenient and have limited adoption. With SEND, the statement is PUSHed as an attachment in email – that can be received in any email client and opened in the free Adobe Reader. Security is provided at the document layer using two factor authentication provided by Arcot. Notification that the statement has been received and opened is also communicated back to SEND.
10. *Is SEND secure?* SEND provides stronger security than typical encryption solutions. Other e-document encryption solutions use a simple password to encrypt the password. Such encryption can be easily



Arcot and Adobe Team on Correspondence Management Service Arcot SEND Service Launch



cracked through a brute force attack on all possible passwords. SEND uses PKI-based encryption. Although the user interface is simple, the document protection is based on PKI and is not vulnerable to brute force or other attacks. The PKI private key is also held more securely compared to other PKI-based solutions.

11. *Can the e-document be opened on any device?* With SEND, the e-document can be opened on any platform that supports Adobe Reader/Acrobat. The sender that signs up for the SEND service can decide the devices on which the statement can be opened. The more secure option will assume that statements are opened only on devices that have been “enabled” by placing a soft token (a data file) on the device pursuant to a secondary authentication. Senders can favor convenience and allow statements to be opened on any machine without a specific “enablement” step. SEND can support “temporary” enablement – so the user can open the e-document on a shared kiosk but not leave the device enabled after closing the Adobe Reader/Acrobat program.
12. *Does a user have to install anything on his desktop?* The user will only need the current version of Adobe Reader which is free and available. Once he enrolls and has the transparent security token the user experience appears the same as username password authentication. The combination of the SEND Service, Adobe Reader and the transparent token provide security and privacy for the document.
13. *How does this differ from other “email security” solutions?* The advantage of SEND is that the user has a simple experience only requiring what seems to be a simple username password to open the pdf. No other vendor provides the capability to do this with no additional hardware or software for the user to install or no additional websites to visit. This makes it easy for organizations to roll it out to thousands of users quickly and easily.
14. *Are emails stored on the SEND service? Can user request an additional copy if original is deleted or lost?* The SEND service can, if necessary, store copies of the e-statements that are sent. However, a safer and more optimal solution is to have the e-statement regenerated on-the-fly and resent if required. SEND offers an administrator interface to request resend of a specific document.
15. *Does the SEND service require a minimum version of Acrobat/Reader?* SEND works optimally in Acrobat/Reader 9.1. However, SEND is supported in older versions of Acrobat/Reader also. The user may be prompted to allow Acrobat/Reader to execute a script.
16. *Can SEND deliver non-PDF documents securely?* The current version of SEND supports only PDF documents. Future versions will support other document types. For more information, contact us.
17. *Is SEND available only as a service? Is this available for in-house install?* SEND is typically sold as a managed service only. Adobe/Arcot is open to discussing in-house options.
18. *Is there a difference in the SEND service from Adobe or Arcot?* No, the service is the same. SEND can be bought from either Adobe or Arcot. It includes software components from both Adobe and Arcot, but is run and managed by Arcot. SEND runs in the same data center from which Arcot manages other authentication services for thousands of financial institutions and millions of users.