



Arcot SEND™ Service

Secure Electronic Notification and Delivery for Electronic Bills, Documents, and Statements
Solution Guide



SOLUTION BRIEF

Overview

Organizations send out billions of paper bills, statements and other communications to consumers every year with significant operating and environmental costs.

The Arcot SEND Service delivers electronic bills and statements directly to consumers conveniently and securely via email, providing a wide range of benefits to the issuer, the consumer, and the environment.

THE PROBLEM WITH PAPER: Your organization mails out bills, documents, statements, and other communications by the truckload. You know that paper-based mailings are expensive, insecure, and carry a high environmental cost. You want to replace your paper mailings with electronic modes that will not only reduce your costs, but will help your corporate “go green” initiative. Of course, you are concerned about the potential for the theft of your user’s identity and the security of traditional email.

THE SEND SOLUTION: The Arcot SEND Service provides an e-document protection and user authentication mechanism that allows you to securely send sensitive information over regular email. SEND mimics the paper workflow by securely delivering private correspondence to the user’s email inbox. The pdf attachment is only accessible to the user after appropriate authentication. There are no links to click, no web sites to visit which means a simple user experience. While the user sees a simple prompt for a password, Arcot patented technology invisibly provides multifactor authentication and protection against brute force attacks. Thanks to the integration of Arcot technology into Adobe® Acrobat® and Reader® the user doesn’t have to install additional software or hardware. SEND saves organizations real money by eliminating paper, postage and materials costs while reducing the organizations environment footprint.

Reduce Operating Costs

Businesses that issue and mail paper bills or documents can expect to incur postage, materials, and handling costs ranging from \$0.40 to over a \$1.00 in the US. The SEND Service delivers the same content at a fraction of the cost.

the user opened the e-document, including the time/date and IP address from which the document was opened. You can confidently meet compliance and other business objectives knowing that the document has been opened by the intended recipient.

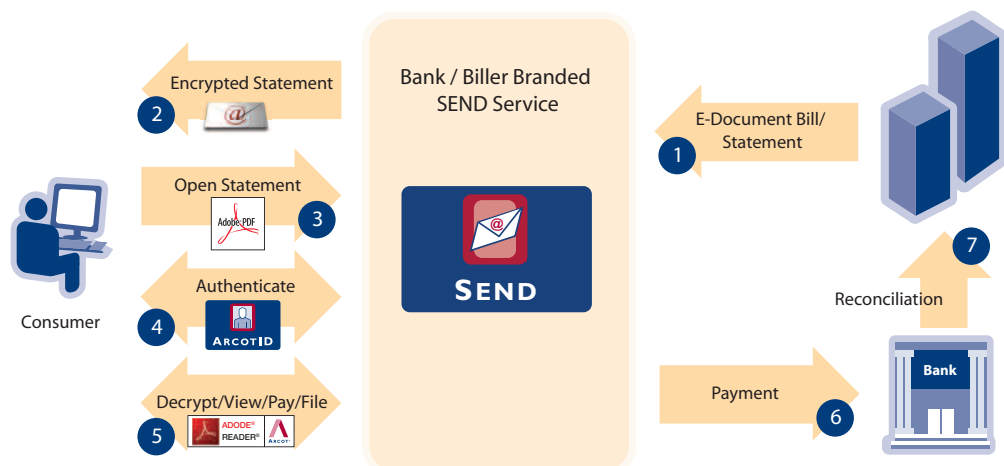
Proof of Opening

With regular mail, you only know that you sent it. Proof of delivery requires expensive mail add-on services. With SEND, you have absolute proof that

“Go Green”

Enabling the SEND Service generates specific, measurable environmental benefits. For example, reducing paper usage equates to reduced consumption of trees. “Conservatree” estimates that the production

ARCOT SEND ONLINE SERVICE



of one ton of virgin copier or printer paper consumes 24 trees. Environmental Defense estimates that processing those trees generates over 5,000 pounds of greenhouse gases, over 20,000 gallons of wastewater, and over 2,000 pounds of solid waste. For an organization mailing 10 million statements monthly the total paper requirement would be 1,500 tons of paper — in effect, consuming 36,000 trees and producing 8.5 million pounds of greenhouse gases, 28 million gallons of wastewater, and over 3.4 million pounds of solid waste to communicate with its consumers *monthly*.

Increased Security and Privacy

SEND can actually increase the security and privacy of your correspondence by delivering the e-document to a personal email in-box instead of a shared physical mail box. Even other members of the household cannot open the document unless the user explicitly shares the email in-box and authentication information. SEND can limit the opening of an e-document to specific SEND-enabled devices. You can set up alternate authentication mechanisms to easily enable additional devices.

Dynamic, Interactive e-Documents

The SEND Service allows your e-documents to be dynamic interactive documents. Users can pay bills from within the document, make changes to their profile — for example change address, opt-out of paper statements, opt-into offers or click and use an e-coupon. The security of the SEND Service enables you to send more content in your statement and make it valuable for your consumer.

User-Centric Convenience

The encrypted, authenticated statements come to the email inbox of the user, just as paper statements come to his physical mailbox. The SEND service mimics the normal flow of paper mail enabling the user to organize bills, statements, and other documents in electronic folders. Current tools allow users to easily search their folders for a specific transaction.

Faster Customer Response

SEND allows you to respond quickly to a customer whether it is for routine correspondence like bills and statements or ad-hoc requests like resending a document. With a few mouse clicks the e-document can be delivered immediately to the user's in-box at a fraction of the cost for ad-hoc paper mailings.

Anti-Spam Protection

The SEND Service delivers the e-document as an encrypted PDF — no suspicious looking URLs or executables in the email — so it is readily accepted by firewalls and email filters. SEND offers additional anti-phishing measures including sender Domain Key Verification and Personal Assurance Message to alert the user.

SaaS Solution

The Arcot SEND Service is offered as a fully managed service that eliminates the headaches of creating an in-house operation. The SEND service can easily integrate with your existing infrastructure — receiving ad-hoc requests or pulling scheduled lists of e-documents to be sent. Arcot's SaaS service for authentication serves millions of users and is certified to meet the needs of financial institutions worldwide.

SEND FEATURES AND BENEFITS

USE CASE	TYPE OF DOCUMENT	BENEFIT
Secure Delivery	<ul style="list-style-type: none"> Bank statements Trade confirmations Year end statements 	<ul style="list-style-type: none"> Paper Suppression Faster Delivery Intelligent Documents
Proof of Opening	<ul style="list-style-type: none"> Change in Terms Privacy Notices Resent Bills 	<ul style="list-style-type: none"> Proof that e-document was opened Ability to resend and follow up Meet compliance requirements
Payment /Update	<ul style="list-style-type: none"> Bills — pay from within document Address Change Opt-in to suppress paper 	<ul style="list-style-type: none"> Faster payment Fewer missed payments Reduced collection cost with EFT Better communication — faster updates of address etc
Digital Sign/Submit	<ul style="list-style-type: none"> Agreements Opt-in Programs 	<ul style="list-style-type: none"> Full digital signature — complete complex agreements Faster turnaround Better customer acquisition Reduce cost — in round trip courier

About Arcot

Arcot is the cloud authentication leader. Our fraud prevention, strong authentication, and e-Document security solutions make Web transactions and online access safe for millions of consumer, enterprise, and e-Commerce users.

Organizations can transparently deploy stronger authentication and allow users to conveniently authenticate from any computer or mobile device. Arcot solutions deliver the right balance of cost, convenience and strength.



Corporate Headquarters, U.S.

Arcot Systems, Inc.
Ph: +1 408 969 6100

United Kingdom

Arcot International
Ph: +44 118 965 7998

Germany

Arcot Deutschland GmbH
Ph: +49 8157 997793

India

Arcot R&D Software Private Ltd
Ph: +91 80 6660 2745

www.arcot.com

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