ABSA Member of the BARCLAYS Group	ABSA BII REGISTRATION AUTHORITY CHARTER
	STANDARD POLICY
	VERSION: 1.0
	EFFECTIVE DATE:20 MARCH 2013

Absa BII Registration Authority Charter

Version 1.0 is applicable from Effective Date

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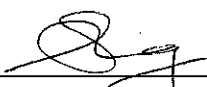
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Introduction

Absa Group Limited (Absa) is one of South Africa's largest financial services organisations, serving personal, commercial and corporate customers in South Africa.

The Group interacts with its customers through a combination of physical and electronic channels, offering a comprehensive range of banking services, (from basic products and services for the low-income personal market to customised solutions for the commercial and corporate markets), bancassurance and wealth management products and services.

Absa's strategic objectives include ensuring a sustainable growth in targeted markets, balance sheet optimisation and proactive risk management, simple, streamlined Group for customer delivery and customer- and people-centred organisation.

In order to deliver on their strategy objectives, Absa will make use of technology solutions in the electronic environment including the Internet and Information Systems. Absa need to provide their employees, contractors, suppliers and customers with a secure electronic environment to facilitate the exchange of information and documents, electronic communications, and a secure user community. In order to preserve high levels of confidentiality, authenticity and integrity in this public medium, and to align with the regulations and provisions of the Electronic Communications and Transactions Act, Absa has chosen to use an internationally established standard in secure communication, namely, the Entrust Public Certification Services managed by LAWtrust.

The terms contained in this Charter are subject to the terms and conditions contained in the LAWtrust Certification Practice Statement (CPS). This Charter supplements the LAWtrust CPS in specifying the digital certification process and Absa's role as an issuing authority in terms of digital certificates provided by LAWtrust. All persons taking part in the Absa digital certification process are required to adhere to the terms and conditions contained in the LAWtrust CPS, this Charter as well as the requirements of the Absa Customer Agreement imposed by Absa that do not conflict with the LAWtrust CPS.
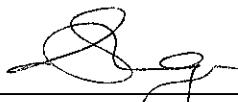
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Definitions and Acronyms

Absa BII Certificate	a certificate issued by the LAWtrust2048 CA and used by an Absa BII client to access the Absa BII application
Absa BII Customer	employees of the customer and 3rd parties acting on behalf of the customer
Absa (BII)-RA	see Absa BII Registration Authority
Absa BII Registration Authority	the Absa entity appointed by LAWtrust to provide certificate lifecycle functions on behalf of the LAWtrust2048 CA
Absa BII Registration Authority Charter	the practices and processes that Absa will follow in performing the certificate lifecycle processes delegated by LAWtrust to the Absa RA
Absa BII application – ICM/TF	the Absa BII application to which BII user will authenticate using the Absa Bli Certificate. Also used by the customer System Manager to perform certain certificate lifecycle functions.
Absa BII RAT	see Absa BII Registration Authority Toolkit
Absa BII Registration Authority Toolkit	the BII component responsible for the automated certificate lifecycle functions to the LAWtrust2048 CA
Absa BII TSB	see Absa BII Trusted Services Bus Onsite
Absa Trusted Services Bus Onsite	communications interface that handles all Absa (BII)-RA certificate lifecycle requests to and from the LAWtrust TSB back to the client environment
Absa ODP Application	the certificate management interface Absa Operations will use to perform manual certificate lifecycle functions
Absa Operations	the operational support area of Absa Business Integrator International Digital Certificate Customers
CRL	see Certificate Revocation List
Certificate Revocation List	List of all LAWtrust2048 CA certificates that have been revoked
LAWtrust2048 CA	the LAWtrust legal entity that issues, signs, manages, revokes and renews digital certificates
LAWtrust CPS	see LAWtrust Certification Practice Statement
LAWtrust Certification	the practices that the LAWtrust Certificate Authority needs to employ for certificate lifecycle management, and further includes the terms and conditions

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Practice Statement	under which the LAWtrust CA makes such services available
LTSB	see LAWtrust Trusted Services Bus
LAWtrust Trusted Services Bus	communication interface for certificate lifecycle function between Absa and LAWtrust

Scope

This Charter is an addendum to the Absa Information Security Policies and is applicable to Absa as well as to all parties taking part in the Absa digital certification process.

Appointment

LAWtrust appoints Absa as a Registration Authority (ABSA (BII)-RA) to:

1. Accept applications for Absa BII Certificates.

2. Perform authentication of identities and verification of information submitted by applicants when applying for the issuance of a digital certificate by the LAWtrust2048 CA in terms of the provisions of this Charter, which has been approved by the LAWtrust Policy Authority.

3. Where such authentication and verification is successful, submit the request to the LAWtrust2048 CA, in accordance with the provisions of this Charter and the LAWtrust CPS.

The ABSA (BII)-RA is appointed exclusively for the purposes of authenticating the identity and verifying supporting and ancillary information of applicants using the services provided by Absa.

Document Name and Publication

This document is called the **Absa BII Registration Authority Charter**. The latest version of the Charter may be accessed on the Absa intranet site: https://intranet.absa.co.za/RACharters.

Applicant and Subscriber

In this Charter a natural person applying for an Absa BII Certificate shall be described as an "applicant" until the application for the Absa BII Certificate has been granted. Once an Absa BII Certificate has been issued the natural person to whom it has been issued shall be referred to as a "subscriber".

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Domain of Use (Eligibility for Certification)

Absa BII Customers can be digitally certified under the following conditions:

1. The subscriber has an existing or potential business relationship with Absa.

2. The subscriber has a valid e-mail account.

3. The subscriber has a mobile phone number or has access to a mobile phone number.

4. The subscriber has an Absa BII User ID.

5. The subscriber is in good standing with Absa.

6. The subscriber is fully aware of the responsibilities regarding the care and use of digital certificates and keys (as contained in the subscriber obligations, the Absa BII Terms and Conditions and the Customer Agreement Contract).

Purpose of Certification

Digital certification is to be used to provide the subscribers with trusted identity credentials for client authentication to the Absa Business Integrator International portal.

The issue of digital certificates in terms of the processes described in this Charter and the LAWtrust CPS will ensure the authentication of the identity of the subscriber. The subscriber may only use the Absa BII Certificate for legitimate business purposes.
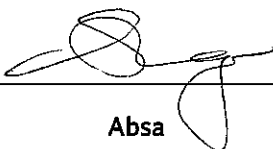
Ownership of Charter

Absa Operations is responsible for the upkeep of this Charter. Changes to this Charter are to be authorised by Absa Transactional Banking Head and approved by the LAWtrust Policy Authority.

Absa Operations limits its liability to the use of this Charter as described in the LAWtrust CPS and this Charter.

The day to day business operations related to certificate lifecycle will be executed by the Absa Operations Help Desk.

The technical operations related to certificate lifecycle will be executed by the Absa Operations Help Desk.

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Private Key Infrastructure Hierarchy

The trust hierarchy is as follows:

* Entrust.net (2048) – Secure Server Certification Authority – Root Certification Authority (RCA)
* LAWtrust2048 CA – Local Certification and Issuing Authority (IA)
* ABSA (BII)-RA – Local Registration Authority (LRA)

The root key hierarchy is as follows:

* Entrust.net (2048) – Secure Server Certification Authority – ROOT CA
* LAWtrust2048 CA (Absa BII Certificates to be signed by this CA) – ISSUING CA

Certificate Content

* Common Name (Preferred Name Last Name Absa BII User ID)

* Absa BII User ID

* Email Address

* Registration Authority: Absa Business Integrator International RA
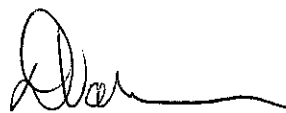
* Issuing Authority: LAWtrust2048 CA

Application for an Absa BII Certificate

The ABSA (BII)-RA shall be entitled to accept and process applications from natural persons for the issue of an Absa BII Certificate.

As a minimum the ABSA (BII)-RA shall require from the natural person applicant:

* A duly completed customer information page in the Absa BII application (ICM/TF) (applicants migrating from the old Absa BII CA to the LAWtrust2048 CA):
  a. with applicant common preferred name, last name, Absa BII User ID, mobile phone number and email address;
  b. submitted to the ABSA (BII)-RA.
* A duly created user account on the Absa BII application (ICM/TF) (new customer System Managers or Users):

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   a.   with applicant preferred name, last name, Absa BII User ID, mobile phone number and email address;

•   An Absa clearance for applicant including:

   a.   applicant's personal information verified;

   b.   applicant's identity verified by Absa or appointed customer System Manager;

   c.   customer agreement signed, FICA checks performed, authorised system manager(s) and operators list;

   d.   Tier 1 – Trade Solutions Specialist checks;

   e.   Tier 2 – Documents Department checks.

The ABSA (BII)-RA shall retain records for the application together with all of the documentation relevant to the authentication of the identity of the applicant as well as the verification of supporting information securely, in conformance with the requirements of the LAWtrust Policy Authority, for a period of 3 (three) years after the expiry or revocation of the Absa BII Certificate.

Advising on the Outcome of the Application

If the application is refused the Absa on-boarding will notify the applicant.
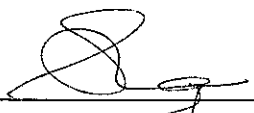
If the application is granted the ABSA (BII)-RA within 2 (two) working days of the receipt of the application by the ABSA (BII)-RA, will create the applicant certificate account and the applicant will receive activation codes and instructions to enroll for the Absa BII Certificate.

Process of Request Verification

A.   Migration of Old Absa BII Certificates

The ABSA BII application (ICM/TF) will perform the following steps to verify the migration of the certificate to a LAWtrust certificate:

1.   Capture the required user information for an existing user logging on to the Absa BII application (ICM/TF) – this includes the email address and mobile phone number.

2.   When the certificate user is within the migration date provide the migration button within the Absa BII application (ICM/TF).

3.   If the user chooses to migrate the Absa certificate to a LAWtrust certificate, the Absa ODP Intranet system will initiate the Add Migration User web services call to LAWtrust to authorise the migration of the Absa BII certificate user onto the LAWtrust2048 CA.

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B. Creation of New Absa BII Certificate User

The ABSA (BII)-RA will perform the following steps to verify the certificate request:

1. Receive a request to create a new Absa BII applicant account.

2. Confirmation the applicant's clearance.

3. Absa Operations will create the Absa BII applicant account on the Absa ODP Intranet system – this will trigger the automated Add User web services call to LAWtrust.

Process of Enrolment – migration and new enrolment

A. Migration of Old Absa BII Certificates

Automated online migration and enrolment will be done and the following enrolment fields are required:

1. CN = Preferred Name and Surname and Absa BII User ID

2. Serial Number = Absa BII User ID

3. E = E-mail Address

4. Applicant's mobile phone number (future authorisation codes will be sent to this number)

The Absa BII migration applicant will perform the following steps to migrate from the old Absa CA and to enrol for the new Absa BII Certificate on the LAWtrust2048 CA:

1. Provide any additional user information to the Absa BII application (ICM/TF) when prompted to update the information required for the new certificate to be issued by LAWtrust.

2. Upon selecting to migrate, when receiving the migration popup in the BII application (ICM/TF), the Absa BII application (ICM/TF) will submit an Add Migrate User request with the applicant's information via a web service call to LAWtrust.

3. If the Absa BII application (ICM/TF) receives a successful response from LAWtrust, then the Absa BII applicant will be redirected by the Absa BII application (ICM/TF) to the migration portal, hosted with LAWtrust, and the applicant will select their current Absa BII certificate for mutual SSL authentication to this portal.

4. On establishment of a successful SSL session to the migration portal the Absa BII applicant will accept the Absa BII subscriber obligations and submit the certificate request.

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5. On successful completion of the certificate enrolment process, LAWtrust will send a web services call to the Absa BII application (ICM/TF) with the newly downloaded certificate serial number.

6. The Absa BII subscriber will close the browser session and then reconnect to the Absa BII application (ICM/TF) and select the new Absa BII Certificate, issued by the LAWtrust2048 CA, for client authentication to the portal.

B. Creation of New Absa BII Certificate User

Automated electronic enrolment will be triggered by the Absa BII application (ICM/TF) using the following enrolment fields:
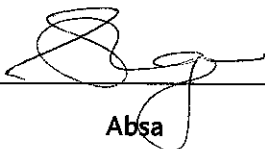
1. CN = Preferred Name and Surname and Absa BII User ID

2. Serial Number = Absa BII User ID

3. E = E-mail Address

4. Applicant's mobile phone number (authorisation code will be sent to this number)

The ABSA (BII)-RA Certificate Administrator, who falls under the authority of the Absa Operations, will trigger the following enrolment events by creating the applicant account on the Absa ODP Intranet application:
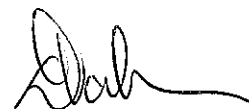
1. Receive the application information, which has been verified, from the ABSA (BII)-RA.

2. Create the applicant account on the Absa ODP Intranet application.

3. The Absa ODP Intranet application will trigger an Add User request to the Absa BII Onsite TSB.

4. The Absa BII Onsite TSB will generate an automated message to the LTSB which will process the request and if successful will respond back to the Absa BII Onsite TSB with the reference number that will be required to initiate the enrolment of the certificate. This message will be processed by Absa BII and the reference number will be SMSed to the applicant's mobile phone number.

5. The LTSB will also create and send the SMS containing the authorisation code required to enrol for the certificate to the applicant's mobile phone number provided in the add user request message triggered by the Absa BII application (ICM/TF).

The customer applicant will perform the following steps to enrol for the Absa BII Certificate:

1. Receive the reference number from the Absa BII SMS and/or Absa BII Certificate Administrator.

2. Receive the certificate enrolment location and instructions from the Absa onsite representative.

3. Receive the authorisation code from the LTSB via SMS.

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4. Connect to the enrolment URL, enter the reference number and authorisation code, accept the subscriber obligations and submit the request for certificate enrolment (following the certificate enrolment instructions).

5. On successful completion of the certificate enrolment process, LAWtrust will send a web services call to the Absa BII application (ICM/TF) with the newly downloaded certificate serial number.

6. If required, receive assistance from the Absa onsite representative or Absa Operations help desk in the activation of the Absa BII Certificate.

Certificate Use Verification

*   The certificate validity can be verified in the Absa BII certificate user information database.

*   Absa BII Certificates will be valid for 1 year from the issuance date of the certificate.

Reauthorisation of a BII Certificate user account

The ABSA (BII)-RA Certificate Administrator, who falls under the authority of the Absa Operations, or the customer System Manager in the case of a customer Absa BII Operator, will trigger the following event by reauthorising the applicant account on the Absa ODP Intranet system in the case of a System Manager or the Absa BII application (ICM/TF) in the case of an Operator:

1. Receive a request to reauthorise an Absa BII Certificate user account from the customer.

2. In the case of a System Manager, the ABSA (BII)-RA Certificate Administrator will log on to the Absa ODP Intranet application, will search for the user and will then trigger a reauthorise user instruction to the Absa BII Onsite TSB. In the case of an Operator, the System Manager will log on to the Absa BII application, will search for the user and will then trigger a reauthorise user instruction to the Absa BII Onsite TSB.

3. The Absa BII Onsite TSB will generate an automated message to the LTSB which will process the request and if successful will respond back to the Absa BII Onsite TSB with the reference number that will be required to initiate the enrolment of the certificate. This message will be processed by Absa BII and the reference number will be SMSed to the applicant's mobile phone number.

4. The LTSB will also create and send the SMS containing the new authorisation code required to enrol for the certificate to the applicant's mobile phone number provided in the reauthorise user request message triggered by either the Absa ODP Intranet application (System Manager reauthorisation) or the Absa BII application (ICM/TF) – ((Operator reauthorisation).

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Recover (Reset) a BII Certificate user account

The ABSA (BII)-RA Certificate Administrator, who falls under the authority of the Absa Operations, will trigger the following event by recovering (resetting) the applicant account on the Absa ODP Intranet system:

1. Receive a request to recover (reset) an Absa BII Certificate user account from the customer where an existing LAWtrust Certificate has expired.

2. The ABSA (BII)-RA Certificate Administrator will log on to the Absa ODP Intranet application, will search for the user and will then trigger a recover/reset user instruction to the Absa BII Onsite TSB.

3. The Absa BII Onsite TSB will generate an automated message to the LTSB which will process the request and if successful will respond back to the Absa BII Onsite TSB with the reference number that will be required to initiate the enrolment of the certificate. This message will be processed by Absa BII and the reference number will be SMSed to the applicant's mobile phone number.

4. The LTSB will also create and send the SMS containing the new authorisation code required to enrol for the certificate to the applicant's mobile phone number provided in the recover (reset) user request message triggered by the Absa ODP Intranet application.

Revocation of Certificates

Absa BII Certificates may be revoked under the following circumstances:
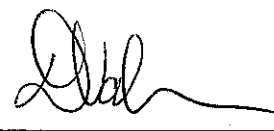
1. Subscriber's request.

2. Subscriber has been issued a new Absa BII Certificate before the current certificate has expired.

3. Subscriber's formal relationship with Absa ends.

4. Loss, compromise, or suspected compromise, of a subscriber's private key or crypto token.

5. The LAWtrust2048 CA or Entrust.net (2048) CA expires.

6. Any other reason that the LAWtrust2048 CA or the ABSA (BII)-RA reasonably believes may affect the integrity, security or trustworthiness of an Absa BII Certificate.

An Absa BII Certificate revocation request may be submitted by a subscriber, the Customer System Manager, the ABSA (BII)-RA or the LAWtrust2048 CA if any of the circumstances occur as detailed in the section Revocation of Certificates.

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The ABSA (BII)-RA will authenticate the request for revocation of an Absa BII Certificate from a subscriber. On verification of the user identity, the ABSA (BII)-RA will submit the request for revocation to the ABSA (BII)-RA Certificate Administrators.

A. Revocation only – Absa BII account deactivation

The ABSA (BII)-RA Certificate Administrator will submit an automated revocation request to the LAWtrust2048 CA via the Absa ODP Intranet application for customer System Managers. The customer System Manager will trigger an automated revocation request to LAWtrust via the Absa BII application (ICM/TF). The LAWtrust2048 CA shall immediately after receiving the revocation request, revoke the Absa BII Certificate and post the serial number of the revoked Absa BII Certificate to the CRL.

The successful revocation response with the certificate serial number will also be sent back to the Absa BII application (ICM/TF) via the LTSB and the Absa BII Onsite TSB. The revoked Absa BII Certificate serial number will then be posted in the Absa BII certificate user information database.
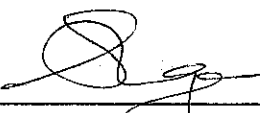
B. Revoke and reset – certificate key loss or compromise

The ABSA (BII)-RA Certificate Administrator will submit an automated revoke and reset request to the LAWtrust2048 CA via the Absa ODP Intranet application for customer System Managers. The customer System Manager will trigger an automated revocation request to LAWtrust via the Absa BII application (ICM/TF). The LAWtrust2048 CA shall immediately after receiving the request, revoke the Absa BII Certificate and post the serial number of the revoked Absa BII Certificate to the CRL. The LAWtrust2048 will also reset the subscriber's account.

The successful revoke and reset response with the certificate serial number and new reference number will be sent back to the Absa BII application (ICM/TF) via the LTSB and the Absa BII Onsite TSB. The revoked Absa BII Certificate serial number will then be posted in the Absa BII certificate user information database. The reference number will be distributed by Absa BII to the subscriber as stipulated in Process of Enrolment paragraph. The LTSB will distribute the new authorisation code as stipulated in the Process of Enrolment paragraph.

The ABSA (BII)-RA shall make a commercially reasonable effort to notify the subscriber by e-mail if the subscriber's Absa BII Certificate is revoked.

Revocation of an Absa BII Certificate shall not affect any of the subscriber's contractual obligations under the LAWtrust CPS, Absa RA Charter or the Absa BII Certificate subscriber obligations entered into by the subscriber.

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Renewal & Re-key of Certificates

The Absa BII Certificate will be renewed on the approach of the expiry date for the certificate. This renewal process will be automated and subscribers will be notified of the renewal on accessing the Absa BII application (ICM/TF).

1. On selecting to renew the Absa BII Certificate from the Absa BII application (ICM/TF), the subscriber will be redirected to the LAWtrust hosted renewal portal.

2. The subscriber will select their current Absa BII for mutual SSL authentication to this portal.

3. On the renewal portal the subscriber will accept the Absa BII subscriber obligations and submit the certificate renewal request.

4. On successful completion of the certificate renewal process, LAWtrust will send a web services call to the Absa BII application (ICM/TF) with the newly downloaded certificate serial number.

5. On completion of the automated certificate renewal and download process the subscriber will close the browser session and then reconnect to the Absa BII application (ICM/TF) and select the new Absa BII Certificate renewed by the LAWtrust2048 CA for client authentication to the portal.
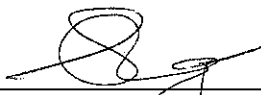
During the certificate renewal request the subscriber will undergo a re-key and the new public key information will be included in the new Absa BII Certificate.

ABSA (BII)-RA Annual Audit

The ABSA (BII)-RA shall be audited once per calendar year for compliance with the practices and procedures set out in this Charter and the LAWtrust CPS. If the results of an audit report recommend remedial action, the ABSA (BII)-RA shall initiate corrective action within 30 (thirty) days of receipt of such audit report.

References

1. Absa Business Integrator International Customer Agreements

2. LAWtrust Certification Practice Statement (https://www.lawtrust.co.za/repository)

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