


ANNEXE "K" - NEDBANK NETBANK BUSINESS CHARTER

 NEDBANK <u>www.NEDBANK.co.ZA</u>	NEDBANK NetBank Business Registration Authority Charter
	STANDARD policy
	Version: 0.3 Draft
	Effective Date: to be determined

Nedbank NetBank Business Registration Authority Charter

Version 0.2 is applicable from Effective Date

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Introduction

In order to deliver on their strategy objectives, Nedbank NetBank Business will make use of technology solutions in the electronic environment including the Internet and Information Systems. Nedbank NetBank Business needs to provide their customers with a secure electronic environment to facilitate NetBank Business transactions in 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, Nedbank NetBank Business 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) governing the Nedbank and LAWtrust CA's. This Charter supplements the LAWtrust CPS in specifying the digital certification process and Nedbank NetBank Business' role as an issuing authority in terms of digital certificates provided by LAWtrust. All persons taking part in the Nedbank NetBank Business 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 Nedbank NetBank Business Customer Agreement imposed by Nedbank that do not conflict with the LAWtrust CPS.

Definitions and Acronyms

<i>CPS</i>	<i>see LAWtrust Certification Practice Statement</i>
<i>LAWtrust Certification Practice Statement</i>	<i>the practices that the LAWtrust Certificate Authority and Nedbank Certificate Authority have to employ for certificate lifecycle management, and further includes the terms and conditions under which the above CA's make such services available</i>
<i>LTSP</i>	<i>see LAWtrust Trusted Services Bus</i>
<i>LAWtrust Trusted Services Bus</i>	<i>communication interface for certificate lifecycle function between the Nedbank NetBank TSBP and Nedbank CA LT hosted at LAWtrust</i>
<i>Nedbank CA LT</i>	<i>the Nedbank legal entity that issues, signs, manages, revokes and renews digital certificates</i>
<i>Nedbank Client Enablement</i>	<i>the operational certificate support area of Nedbank</i>
<i>Nedbank NBB CMS</i>	<i>see Nedbank NetBank Business Certificate Management System</i>
<i>Nedbank NetBank Business Certificate Management System</i>	<i>certificate enrolment and download interface for NetBank Business Certificates</i>
<i>Nedbank NBB-RA</i>	<i>see Nedbank NetBank Business Registration Authority</i>
<i>Nedbank NetBank Business Certificate</i>	<i>a certificate issued by the Nedbank CA LT and used by a NetBank Business client to access the NetBank Business application</i>
<i>Nedbank NetBank Business Customer</i>	<i>employees of the customer and 3rd parties acting on behalf of the customer</i>
<i>Nedbank NetBank Business Registration</i>	<i>the NetBank entity appointed by Nedbank to provide certificate lifecycle functions on behalf of the Nedbank CA LT</i>

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<i>Authority</i>	
<i>Nedbank NetBank Business Registration Authority Charter</i>	<i>the practices and processes that NetBank will follow in performing the certificate lifecycle processes delegated by Nedbank to the Nedbank NetBank Business RA</i>
<i>Nedbank NetBank TSBP</i>	<i>see Nedbank NetBank Trusted Services Bus Proxy</i>
<i>Nedbank NetBank Trusted Services Bus Proxy</i>	<i>communication interface for certificate lifecycle function between Nedbank NetBank Business CMS and the LAWtrust TSB</i>
<i>Subscriber Obligations</i>	<i>the terms and conditions governing the use and protection of the certificate by the subscriber and accepted in the Nedbank NBB CMS by the subscriber</i>

Scope

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

Appointment

Nedbank appoints NetBank Business as a Registration Authority (NEDBANK NBB-RA) to:

1. Accept applications for Nedbank NetBank Business Certificates.
2. Perform authentication of identities and verification of information submitted by applicants when applying for the issuance of a digital certificate by the Nedbank CA LT 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 Nedbank CA LT, in accordance with the provisions of this Charter and the LAWtrust CPS.

The NEDBANK NBB-RA is appointed exclusively for the purposes of authenticating the identity and verifying supporting and ancillary information of applicants using the services provided by Nedbank.

Document Name and Publication

This document is called the **Nedbank NetBank Business Registration Authority Charter**. The latest version of the Charter may be accessed at Nedbank Internal – KNET.

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

Domain of Use (Eligibility for Certification)

Nedbank NetBank Business Customers can be digitally certified under the following conditions:

1. The subscriber has an existing relationship with Nedbank.



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2. The subscriber is fully aware of the responsibilities regarding the care and use of digital certificates and keys (as contained in the Nedbank NetBank Business Customer Terms and Conditions).

Purpose of Certification

Digital certification is to be used to provide the subscribers with trusted identity credentials for:

1. Client authentication to Nedbank systems.
2. Digitally signing email.
3. Digitally signing transactions.

The issue of digital certificates in terms of the processes described in this Charter and the LAWtrust CPS will ensure authentication, authorisation, privacy, message integrity and non-repudiation. The subscriber may only use the Nedbank NetBank Business Certificate for legitimate business purposes.

Ownership of Charter

The Nedbank Information Security Manager is responsible for the upkeep of this Charter. Changes to this Charter are to be authorised by the Nedbank Information Security Manager and approved by the LAWtrust Policy Authority.

The Nedbank Information Security Manager 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 Nedbank Client Enablement Department.

The technical operations related to certificate lifecycle will be executed by the Nedbank Information Security Department.

Private Key Infrastructure Hierarchy

The trust hierarchy is as follows:

- Entrust.net (2048) – Secure Server Certification Authority – Root Certification Authority (RCA)
- LAWtrust CA (2048) – Local Certification and Issuing Authority (IA)
- Nedbank CA LT – Local Certification and Issuing Authority (IA)
- NEDBANK NBB-RA – Local Registration Authority (LRA)

The root key hierarchy is as follows:

- Entrust.net (2048) – Secure Server Certification Authority – ROOT CA
- LAWtrust CA (2048) (Nedbank CA LT to be signed by this CA) – ISSUING CA
- Nedbank CA LT (Nedbank NetBank Business Certificates to be signed by this CA) – ISSUING CA

Certificate Content

- Common Name (Preferred Name Last Name)
- Nedbank NBB EmployeeID Email Address (optional)
- Nedbank BB Profile Name
- Registration Authority: NetBank Business RA



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- Issuing Authority: Nedbank CA LT

Application for a Nedbank NetBank Business Certificate

The NEDBANK NBB-RA shall be entitled to accept and process applications from natural persons for the issue of a Nedbank NetBank Business Certificate.

As a minimum the NEDBANK NBB-RA shall require from the NetBank Business Customer:

- Manual document pack signed by the NetBank Business Customer;
- NetBank Business Customer vetted by Nedbank;
- Applicant name in NetBank Business Customer authorised list of certificate users;
- Applicant's required certificate and Directory information;
- Applicant information passed to Nedbank Client Enablement Department;

The NEDBANK NBB-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 Nedbank NetBank Business Certificate.

Advising on the Outcome of the Application

If the application is refused the NEDBANK NBB-RA shall give the applicant notice of the refusal by the NEDBANK NBB-RA to issue a certificate to the applicant.

The notice shall be addressed to the email address provided in the application, failing which in the manner deemed most expedient by the NEDBANK NBB-RA and shall provide the reasons for the refusal.

Process of Request Verification

The NEDBANK NBB-RA will perform the following steps to verify the certificate request:

1. Receive an authorised list of users from the Customer.
2. Receive a confirmation of the successful vetting.
3. Client Enablement receives authorisation to create profile.

Process of Enrolment

Automated electronic enrolment will be triggered by the Nedbank NBB Certificate Management System (NBB CMS) using the following enrolment fields:

1. CN = Preferred Name and Surname
2. E = Email Address (optional)
3. OU = EmployeeID
4. O = Profile Name

The Nedbank Client Enablement Department will trigger the following enrolment events by creating the applicant account on the Nedbank NBB Certificate Management System:

1. Receive the application information, which has been verified.
2. Create the applicant account on Nedbank NBB Certificate Management System.



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3. The applicant will connect to the NBB Certificate Management System (CMS) and trigger a certificate generation instruction.
4. The Nedbank NBB CMS will send an add-user instruction to the hosted Nedbank NetBank TSBP.
5. The Nedbank NetBank TSBP will process the certificate request, receive the applicant's Nedbank NetBank Business Certificate back from the Nedbank CA LT and pass it on to the Nedbank NBB Certificate Management System.
6. The applicant's certificate will be installed via the Nedbank CMS in their browser store.
7. If required, the applicant will receive assistance from the Nedbank Client Enablement Department in the activation of the Nedbank NetBank Business certificate.

Certificate Use Verification

- The certificate validity can be verified in the online Nedbank CA LT CRL hosted at LAWtrust (http://nedbankcrl.lawtrust.co.za/CRL/nedbank_ca_lt.crl/).
- Nedbank NetBank Business Certificates will be valid for 3 year from the issuance date of the certificate.

Revocation of Certificates

Nedbank NetBank Business Certificates may be revoked under the following circumstances:

1. Subscriber's request.
2. Subscriber's formal relationship with Nedbank ends.
3. Breach by the subscriber of any terms of the Terms and Conditions in the NetBank Business Customer Agreement.
4. Loss, compromise, or suspected compromise, of a subscriber's private key or crypto token.
5. Use of the certificate not in accordance with the Terms and Conditions in the NetBank Business Customer Agreement.
6. The Nedbank CA LT, LAWtrust CA (2048) or Entrust.net (2048) CA expires.
7. Any other reason that the Nedbank CA LT, LAWtrust CA (2048) or the NEDBANK NBB-RA reasonably believes may affect the integrity, security or trustworthiness of a Nedbank NetBank Business Certificate.

8. Failure of installation of the certificate onto the client browser or token

Revocation Processes

A Nedbank NetBank Business Certificate request for revocation may be submitted by a subscriber, the NEDBANK NBB-RA via the Nedbank NBB CMS, the Nedbank CA LT or the LAWtrust CA (2048) if any of the circumstances occur as detailed in the section Revocation of Certificates.

The NEDBANK NBB-RA will authenticate the request for revocation of a Nedbank NetBank Business Certificate from a subscriber. On verification of the user identity, the NEDBANK NBB-RA will submit the request for revocation via the NBB CMS to the Nedbank CA LT.



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The Nedbank CA LT shall immediately after receiving an automated revocation request, revoke the Nedbank NetBank Business Certificate and post the serial number of the revoked Nedbank NetBank Business Certificate to the hosted Nedbank web CRL.

The NEDBANK NBB-RA shall make a commercially reasonable effort to notify the subscriber if the subscriber's Nedbank NetBank Business Certificate is revoked.

Revocation of a Nedbank NetBank Business Certificate shall not affect any of the subscriber's contractual obligations under the Nedbank NetBank Business RA Charter or the Terms and Conditions in the NetBank Business Customer Agreement.

Suspension of Certificates

The NEDBANK NBB-RA will not suspend Nedbank NetBank Business Certificates.

Un-Suspension of Certificates

The NEDBANK NBB-RA will not un-suspend Nedbank NetBank Business Certificates.

Reissuance & Re-key of Certificates

The Nedbank NetBank Business Certificate will be reissued on the approach of the expiry date for the certificate. This reissuance process will be automated and subscribers will be notified of the reissuance on accessing the Nedbank NBB CMS portal. During the certificate reissuance request the subscriber will undergo a re-key and the new public key information will be included in the new certificate.

NEDBANK NBB-RA Annual Audit

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

References

1. Nedbank NetBank Business Customer Agreements/Terms and Conditions
2. LAWtrust Certification Practice Statement (<https://www.lawtrust.co.za/repository>)

