

RAC plc was rescued by automated signatures



Motoring services provider RAC plc had set itself a particularly challenging brief. They needed staff across all its different divisions – which work with three separate sponsoring banks – to make submissions to the new BACSTEL-IP service over the corporate intranet.

This would mean migrating from the old BACS service, which was scheduled for switch-off on 31 December 2005.

RAC also needed a solution that would scale well, handling up to 20 million transactions a month once it was rolled out across all the group's operations. At the same time, they wanted the solution to be delivered as a managed service by one of the RAC's main IT departments.

And of course, they needed a solution that would provide the highest levels of security.

The benefits of BACSTEL-IP

BACSTEL-IP requires companies to digitally sign their submissions using digital certificates. This makes for enhanced security, efficiency and control – as well as better management information.

However, companies issuing smartcards to each user to hold these digital certificates find that a smartcard-based system doesn't always scale well. This is especially true when there are high volumes of submissions – precisely the situation faced by RAC Group.

With this in mind, RAC Group opted instead for a new, specialised and highly secure solution that creates an organisation's digital signatures. Called a hardware security module (HSM), this specialised device fulfils the same functions as a smartcard. However, the advantage is that there's no need to insert a smartcard into a reader – or to key in a PIN each time a digital signature is required.

Greater security, more flexibility

“HSM gives us greater security and more flexibility at a comparable cost to a smartcard solution,” explains Sheena True, Group Treasury Manager – Operations for RAC plc, the Group’s holding company.

“We don’t have to administer smartcards, but access to BACS is still password protected. We get a full audit trail, so we can see who entered, verified and sent each submission.”

She adds, “It’s also much more scalable: we could grow the number of transactions we submit tenfold, and the HSM will still be able to cope.”

In addition, the HSM can support certificates for each of RAC plc’s three sponsoring banks through a single device, again simplifying and reducing RAC’s administration costs.

Because users don’t need to be physically present to insert a smartcard when they make submissions, an HSM allows access to BACSTEL-IP to be provided as a centrally operated managed service over RAC’s existing IT network. Plus, users can make submissions around the clock.

RBS TrustAssured eases implementation

RAC plc made the switch to an HSM and the new BACSTEL-IP service with the help of one of its sponsoring banks, RBS.

“RBS has been a good source of knowledge throughout the project,” says Sheena True. “For instance, we had some teething problems because we have three sponsoring banks, each providing their own key. That meant extra work to get the keys set up properly, and the software needed to be tweaked to handle that. RBS provided advice that helped us implement the HSM device correctly, with the appropriate security around it as quickly as possible.”

The HSM was implemented as part of a BACSTEL-IP access solution supplied by Microgen.

“We chose Microgen because it is flexible and can be integrated easily with the different accounting systems used in various divisions of the RAC Group,” explains Sheena True. “It will be quicker and cheaper to roll the BACSTEL-IP software out to the different divisions in the first place, and easier and less costly to maintain it over the long term.”

Faster throughput, smoother processes

Sheena True concludes: “The new BACS service with an HSM delivers fast throughput of transactions, and rapid reporting when there are problems such as transaction failures – this is key to running smoother processes throughout the group.”

About the TrustAssured service from RBS

TrustAssured is a service which provides the technology to allow organisations and individuals to conduct business securely over untrusted networks, such as the internet.

Its end-to-end managed services have been designed to deliver the gold standard for online security. The result is that businesses can authenticate themselves when connecting to online systems, and authorise transactions with legally binding signatures.

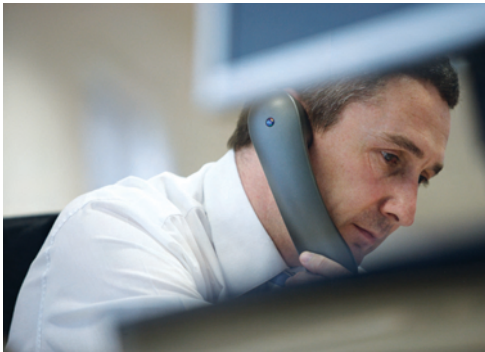
The RBS TrustAssured service is also used to validate the digital signatures from companies when they make submissions to the BACSTEL-IP service.

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Sheena True, Group Treasury Manager – Operations for RAC plc.

About RAC Group

Founded in 1897, RAC plc offers a wide range of services to over 7 million motorists. As well as RAC’s familiar roadside assistance service, the group provides legal and financial services through the RAC brand, vehicle leasing and outsourcing, through the Lex brand, and driver and rider training through BSM, the UK’s largest driving school.



Is an HSM right for my organisation?

An HSM is the right solution for thousands of organisations making BACSTEL-IP submissions. You should consider an HSM rather than a smartcard-based solution if you:

- make large numbers of BACSTEL-IP submissions outside normal hours
- make BACSTEL-IP submissions from multiple locations
- make BACSTEL-IP submissions from several different applications, such as different customer databases
- have multiple sponsoring banks, each with its own security keys and certificate
- want a scalable solution that can be easily extended to other parts of your organisation or other systems
- run a 'dark room' operation where physical access to allow smartcards to be presented is limited or difficult
- want to automate currently manual processes to reduce processing time and costs
- want the highest levels of security, with a full, automatic audit trail.

For more information on BACSTEL-IP please visit www.bacs.co.uk/bacs/businesses

RBS can help your organisation understand whether an HSM is right for you, how it can benefit your operations, and how to implement it. To find out more please visit www.rbs.co.uk