Julius Bär

SECURE E-MAIL & WEBMAIL

CONFIDENTIALITY WITHIN E-MAIL COMMUNICATION

14. FEBRUARY 2019

WHAT IS SECURE E-MAIL?

Secure e-mail is a service for processing e-mail exchanges between external contacts and Julius Baer by using a digital signature and encryption to ensure authenticity and security. E-mails from Julius Baer with a secure e-mail function are always signed by a digital signature guaranteeing the recipient that the e-mail was indeed sent by the indicated sender and has not been modified in transit. Additionally, encryption protects the content of the e-mail. This service is valid for Julius Baer e-mails with the ending '@juliusbaer.com'.

WHY SECURE E-MAIL?

Greater security and confidentiality in e-mail communications with our clients and partners are important to us. Various events in the past have demonstrated that there is a clear need for more protection from unauthorised third-party access. In order to meet these requirements, Julius Baer provides secure e-mail as a suitable solution.

WHAT IS PROTECTED BY SECURE E-MAIL AND WHAT IS NOT?

- **Secure e-mail offers**
  - Authenticity: the legitimacy of the sender is ensured. Is the sender really the person shown as the sender (signature)?
  - Integrity: the message is not modified in transit from the sender to the recipient (signature).
  - Confidentiality: the message can only be read by the intended recipient (signature and encryption).

- **Secure e-mail does not protect**
  - Against disclosing the communication relationship; who is communicating with whom remains freely accessible.
  - Against intentional or accidental deletion/destruction of e-mails.

PREREQUISITES FOR SECURE E-MAIL COMMUNICATION

In order to transmit secure, encrypted e-mails, you must use an e-mail program with secure e-mail functionality (S/MIME or PGP standard). The standard installations of most common programs (MS Outlook, Mozilla Thunderbird, etc.) are already equipped with the necessary functionalities.

In order to be able to send and receive signed and/or encrypted e-mails, you need a digital certificate. This corresponds to the authentication of your identity and is confirmed by an independent, accredited third-party authority. A digital certificate is also a kind of electronic document or digital identification that guarantees the accuracy of the data in the certificate. A digital certificate contains a defined pair of keys: a private key and a public key, on the basis of which encryption and decryption take place and a digital signature is created.

Some companies have already set up infrastructures with secure e-mail. If this is not the case with you, for instance on your personal PC, you need a personal certificate. The issuing of qualified certificates may be subject to governmental authorisation. We recommend that you use only certificates issued by a publicly accredited certificate authority.

The Website of the Swiss State Secretariat for Economic Affairs SECO (SECO ADMIN CH) lists all recognised certificate authorities in Switzerland. For international or country-specific certification authorities, please contact your Relationship Manager or the IT Service Centre.

The cost of a personal certificate is currently Approximately CHF 40 annually.

If an external contact has no S/MIME or PGP technology for encrypting e-mails, the encrypted e-mails will be made available in an SSL-secure Web application, hereinafter referred to as 'Secure Webmail'. An automatically generated notification e-mail will inform the external contact that he/she has received an encrypted e-mail. Using Secure Webmail, he/she can then log in and, after authentication, read all of the encrypted e-mails delivered to him/her.

INFO BOX

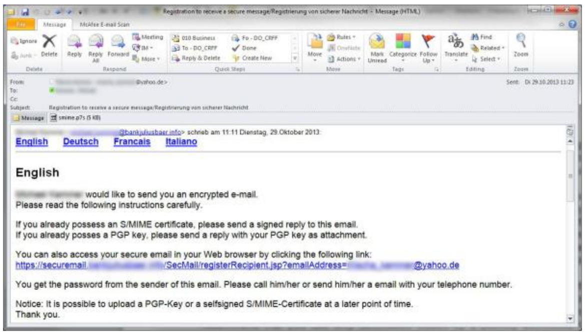
S/MIME: Secure **M**ultipurpose **I**nternet **M**ail **E**xtensions is an encryption standard that defines the structure and configuration of e-mails and other Internet messages. It provides the following cryptographic security services for electronic messaging applications: authentication, message integrity and non-repudiation of origin (using digital signatures) and privacy and data security (using encryption). S/MIME functionality is built into the vast majority of modern e-mail software and interoperates between them.

PGP Standard: Pretty **G**ood **P**rivacy is a program for encrypting and signing data. PGP uses a so-called public key process, i.e. there is a clearly allocated key pair. The pair consists of a public key, which anyone can use to encrypt data for the recipient, and a secret private key, which only the recipient possesses and which is protected by a password. Messages sent to the recipient are encrypted with his/her public key and can then only be decrypted by the recipient's private key.

CASE 1: S/MIME CERTIFICATE OR PGP KEY IS AVAILABLE

The following scenarios describe the secure e-mail communication between Julius Baer and an external user when the user is already able to encrypt or add signatures to e-mails using S/MIME or PGP technology.

1. A Julius Baer employee sends an external recipient a signed e-mail that is to be encrypted.
2. The e-mail is routed internally to the SecureMail system.
3. The SecureMail system verifies whether the external partner is already registered and whether his/her public key (S/MIME or PGP) is available.
4. If no S/MIME certificate or public PGP key is available for the external contact, or if one cannot be found via the associated indexing services or key servers, the encrypted e-mail will be temporarily stored in the SecureMail system and the external contact will be sent a notification e-mail in the following form:



From: [redacted]@yahoo.de>
To: [redacted]
Cc:
Subject: Registration to receive a secure message/Registrierung von sicherer Nachricht
Sent: Di 29.10.2013 11:23
smime.p7s (5 KB)

[redacted]@bankjuliusbaer.info> schrieb am 11:11 Dienstag, 29.Oktober 2013:

English Deutsch Francais Italiano

English

[redacted] would like to send you an encrypted e-mail.
Please read the following instructions carefully.

If you already possess an S/MIME certificate, please send a signed reply to this email.
If you already posses a PGP key, please send a reply with your PGP key as attachment.

You can also access your secure email in your Web browser by clicking the following link:
https://securemail.[redacted]/SecMail/registerRecipient.jsp?emailAddress=[redacted]@yahoo.de

You get the password from the sender of this email. Please call him/her or send him/her a email with your telephone number.

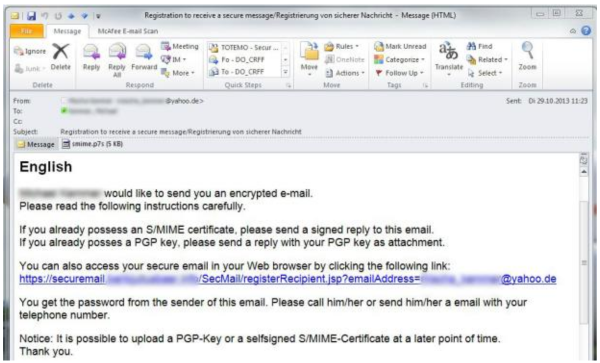
Notice: It is possible to upload a PGP-Key or a selfsigned S/MIME-Certificate at a later point of time.
Thank you.

Figure 1: Notification for first-time registration

CASE 2: NEITHER AN S/MIME CERTIFICATE NOR A PGP KEY IS AVAILABLE

The following scenarios illustrate secure e-mail communication between a Julius Baer employee and an external user who does not yet have e-mail encryption technology (S/MIME or PGP) available.

1. An employee of Julius Baer sends an externalrecipient a (signed) e-mail that is to be encrypted by the SecureMail system.
2. The e-mail is routed internally to the SecureMail system.
3. The SecureMail system verifies whether the external partner is already registered and whether his/her public key (S/MIME or PGP) is available.
4. If no S/MIME certificate or public PGP key is available for the external contact, or if one cannot be found via the associated indexing services or key servers, the encrypted e-mail will be temporarily stored in the SecureMail system and the external contact will be sent a notification e-mail in the following form:



From: [redacted]@yahoo.de>
To: [redacted]
Cc:
Subject: Registration to receive a secure message/Registrierung von sicherer Nachricht
Sent: Di 29.10.2013 11:23
Message | smime.p7s (5 KB)

English

[redacted] would like to send you an encrypted e-mail.
Please read the following instructions carefully.

If you already possess an S/MIME certificate, please send a signed reply to this email.
If you already posses a PGP key, please send a reply with your PGP key as attachment.

You can also access your secure email in your Web browser by clicking the following link:
https://securemail[redacted]/SecMail/registerRecipient.jsp?emailAddress=[redacted]@yahoo.de

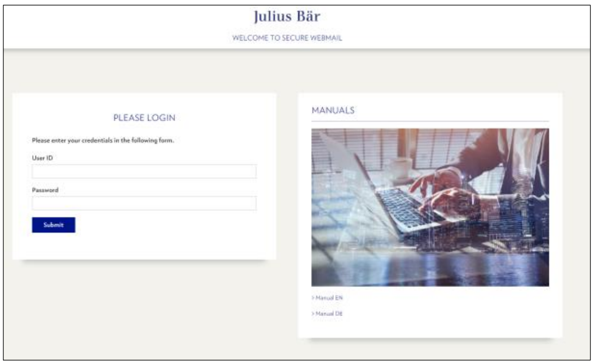
You get the password from the sender of this email. Please call him/her or send him/her a email with your telephone number.

Notice: It is possible to upload a PGP-Key or a selfsigned S/MIME-Certificate at a later point of time.
Thank you.

Figure 2: Notification for first-time registration

5. Please get in contact with your Relationship Manager to get your One Time Password (OTP), which is necessary to log in the first time.
6. Navigate, using the URL in the e-mail notification that was sent to you (see figure 2).

The following page will be opened in a web browser:



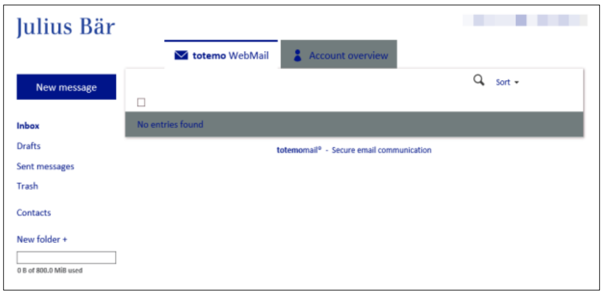
Please enter your credentials in the following form.

Figure 3: First login 'Secure Webmail'

7. After the first login with the OTP, you have to set a new password. Please note that the following syntax has to be used: minimum 8 but maximum 15 characters as well as special characters like: !"#$%&'()*+,-./:;<=>?@[]^_`{|}~ can be used.
8. You must then login again with the new password, after which you will have access to encrypted mails via the 'Secure Webmail' interface.

ACCESSING DELIVERED E-MAILS VIA SECURE WEBMAIL

Using the 'Secure Webmail' interface, you can read, answer, send or delete e-mails as well as download e-mails to your desktop (HTML, PDF, etc.). The menu in the left column is easy to understand and resembles well-known provider interfaces such as GMX, Hispeed, etc. The options are self-explanatory:

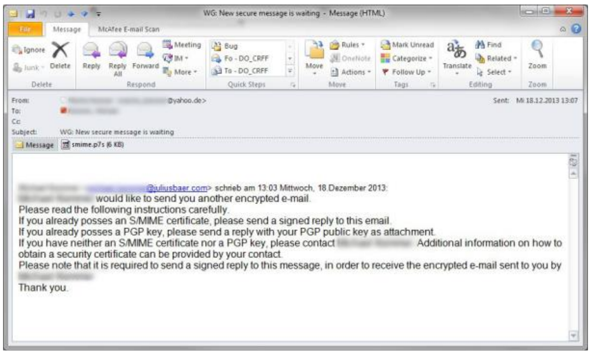


No entries found

0 B of 800.0 MiB used

Figure 4: SecureMail interface

As soon as you are registered and get a new, encrypted e-mail from a Julius Baer employee address, you will receive a notification from the SecureMail system that a new message is waiting in the 'Secure Webmail' system:



From: [redacted]@yahoo.de>
To: [redacted]
Cc:
Subject: WG: New secure message is waiting
Sent: Mi 18.12.2013 13:07
Message | smime.p7s (6 KB)

[redacted]@juliusbaer.com> schrieb am 13:03 Mittwoch, 18.Dezember 2013:
[redacted] would like to send you another encrypted e-mail.
Please read the following instructions carefully.
If you already posses an S/MIME certificate, please send a signed reply to this email.
If you already posses a PGP key, please send a reply with your PGP public key as attachment.
If you have neither an S/MIME certificate nor a PGP key, please contact [redacted]. Additional information on how to obtain a security certificate can be provided by your contact.
Please note that it is required to send a signed reply to this message, in order to receive the encrypted e-mail sent to you by [redacted]
Thank you.

Figure 5: Notification of delivered secure e-mail

PASSWORD RESET

Password resets will always be performed via your Relationship Manager. Please get in touch with him or her to perform this action

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