



Digital Certificates

Principles of operation

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Digital Certificates

- Types of certificates
- Roles of certificates (identity, server, security & authentication)
- How is a certificate associated with something
- What are all the fields
- How are they managed with RACF
- Problem solving techniques - some scenarios and how to fix them with RACF commands
- How to set-up for the purpose of encrypting 3270 sessions, SSL sessions
- Discuss code from racf.co.uk

Types of certificates

- X.509
 - PKCS7 Cryptographic Message Syntax
 - PKCS10 Certification Request Syntax
 - PKCS11 Cryptographic Token Interface
 - PKCS12 Personal Information Exchange Syntax

Types of certificates

Vendor defined classes

VeriSign uses the concept of classes for different types of digital certificates:

- Class 1 for individuals, intended for email.
- Class 2 for organizations, for which proof of identity is required.
- Class 3 for servers and software signing, for which independent verification and checking of identity and authority is done by the issuing certificate authority.
- Class 4 for online business transactions between companies.
- Class 5 for private organizations or governmental security.

Other vendors may choose to use different classes or no classes at all as this is not specified in the PKI standards.

Types of certificates

SSL and TLS certificates

<http://www.rtfm.com/sslbook/>

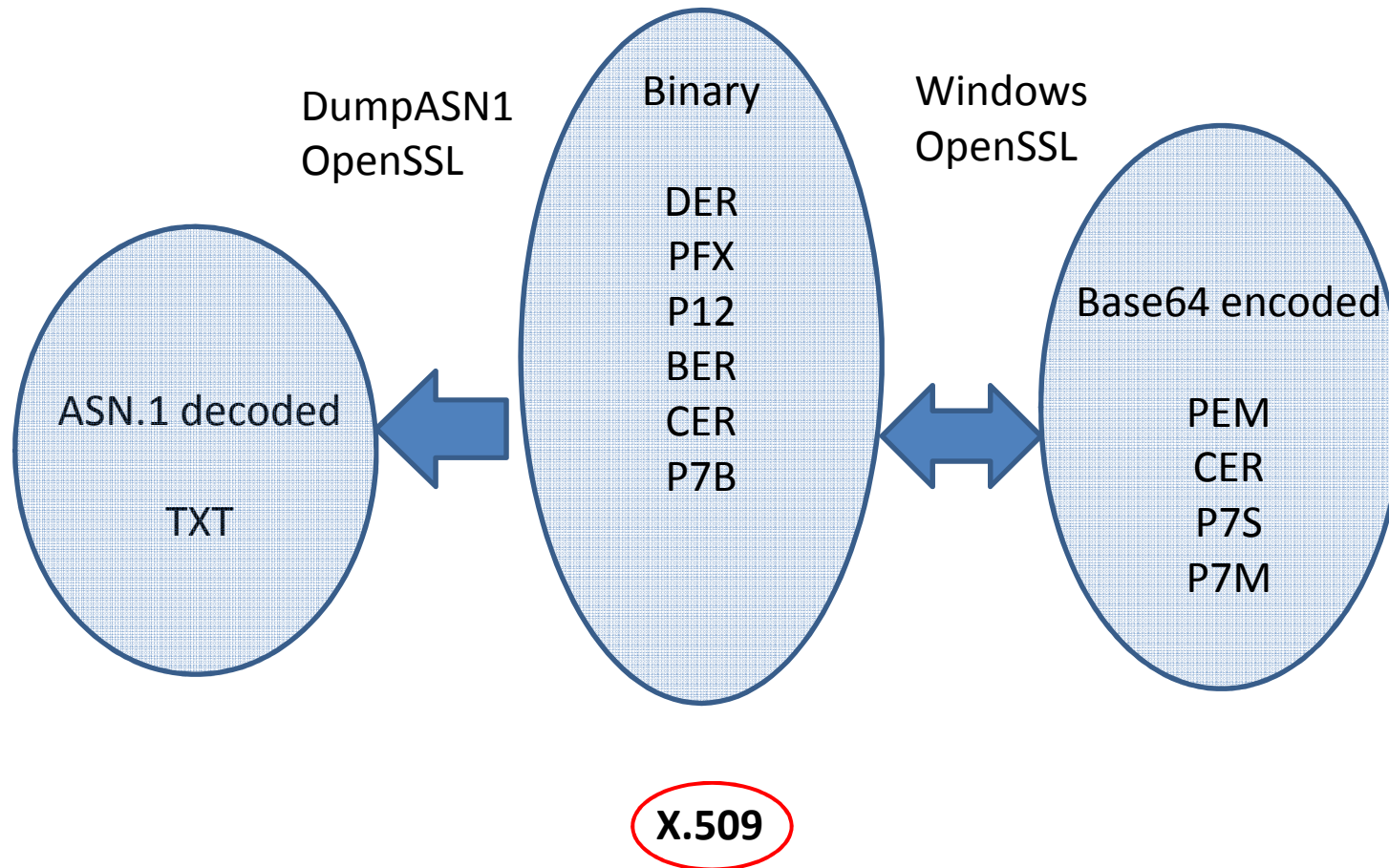
SSL and TLS

Designing and Building Secure Systems

Eric Rescorla



Types of certificates



TÜRK TRUST

Topical example which is very much in the news



<http://turktrust.com.tr/en/kamuoyu-aciklamasi-en.html>

ASN.1

```
0 1341: SEQUENCE {
4 1061:   SEQUENCE {
8   3:     [0] {
10  1:      INTEGER 2
      :      }
13  2:      INTEGER 2087
17 13:      SEQUENCE {
19  9:        OBJECT IDENTIFIER sha1withRSAEncryption (1 2 840 113549 1 1 5)
30  0:        NULL
      :        }
32 172:      SEQUENCE {
35  61:        SET {
37  59:          SEQUENCE {
39   3:            OBJECT IDENTIFIER commonName (2 5 4 3)
44 52:            UTF8String
      :              'T..RKTRUST Elektronik Sunucu Sertifikas.. Hizmet'
      :              'leri'
      :            }
      :          }
98 11:        SET {
100  9:          SEQUENCE {
102  3:            OBJECT IDENTIFIER countryName (2 5 4 6)
107  2:            PrintableString 'TR'
      :            }
      :          }
111 94:        SET {
```

Binary

```
1 0, ENQ=0, EOT% ETXSTXSOHSTXSTXSTXBS'0
2 ACK *tHt÷
3 SOH SOH ENQ ENQ NUL 0-1=0; ACK ETX UEOT ETX FF 4TæRKTRUST Elektronik Sunucu SertifikasÄ+ Hizmetleri1 VT0
  ACK ETX UEOT ACK DC3 STX TR1^0\ ACK ETX UEOT
4 FFUTæRKTRUST Bilgi Ä°letiÄŸim ve BiliÄŸim GÄ¼venliÄŸi Hizmetleri A.Äž. (c) KasÄ±m 20050 RSETB
5 1108080707512 ETB
6 21070607075120n1 VT0 ACK ETX UEOT ACK DC3 STX TR1 SI0
7 ACK ETX UEOT BS FF ACK ANKARA1 SI0
8 ACK ETX UEOT BEL FF ACK ANKARA1 FF0
9 ACK ETX UEOT
10 FF ETX EGO1 CAN0 SYN ACK ETX UEOT VT FF SIEGO BILGI ISLEM1 NAK0 DC3 ACK ETX UEOT ETX FF FF *.EGO.GOV.TR0, SOH"0
11 ACK *tHt÷
12 SOH SOH SOH ENQ NUL ETX, SOH SI NUL0, SOH
13 STX, SOH SOH NUL çæè`iv^ÑÔİó ETB=USÄÊ ETB EÄ"„Š%aiÈM NUL xE CANp- RS6çÄc BEL* >:Ö]ÖçI*ü@-1B$) $"-GSuÜ ETX«Y5
```



Base64

TWFuIG1zIGRpc3Rpbmd1aXNoZWQsIG5vdCBvbmx5IGJ5IGhpcyByZWFzb24sIGJldCBieSB0aGlz
IHNPbmd1bGFyIHBhc3Npb24gZnJvbSBvdGhlciBhbmltYWxzLCB3aGljaCBpcyBhIGxlc3Qgb2Yg
dGhlIG1pbmQsIHRoYXQgYnkgYSBwZXJzZXZlcmFuY2Ugb2YgZGVsaWdodCBpb3IuB0aGUy29udGlu
dWVkiGFuZCBpbmR1ZmF0aWdhYmxiIGd1bmV5YXRpb24gb2Yga25vd2x1ZGdlLCBleGN1ZWRzIHRO
ZSBzaG9ydCB2ZWhlbWVuY2Ugb2YgYW55IGNhcm5hbCBwbGVhc3VyZS4=

Text content	M				a				n															
ASCII	77				97				110															
Bit pattern	0	1	0	0	1	1	0	1	0	1	1	0	0	0	0	1	0	1	1	0	1	1	1	0
Index	19				22				5				46											
Base64-encoded	T				W				F				u											

As this example illustrates, Base64 encoding converts 3 octets into 4 encoded characters.

<http://www.fourmilab.ch/webtools/base64/>

Types of certificates

- Certificate Authority
- Server side SSL
 - HTTP server
 - FTPS server (not SFTP)
 - TN3270 server
- S/MIME email certificate
- Client certificate
- Code Signing / Timestamping

Roles of certificates

(identity, server, security & authentication)

- Certificate Authority
 - Sign certificates
 - Sign CRLs / OCSP requests
- Server side certificates
 - Emphasis on DNS matching
 - Either Common Name (CN)
 - Or Subject Alternative Name (SAN)
- Client side certificates
 - Typically relies on Trust and Date only

How is a certificate associated with something

External packaging:

- Certificate label
- Certificate alias
- Key ring – either by certificate label or default

Internal property of certificate:

- Certificate Serial number
- Certificate Distinguished Name (DN)

What are all the fields

- Object Identifiers
 - **OID Repository**
www.oid-info.com



- OIDs
 - Well known OIDs
 - Less well know OIDs
 - Show up as string of numbers...

Examples

Browser address bar: <https://secure.phgroup.com/slogin.html> Experian : pH

pH
An Experian company

Extranet login

Prospect Manager Users click [here](#)

Organisation:

Username:

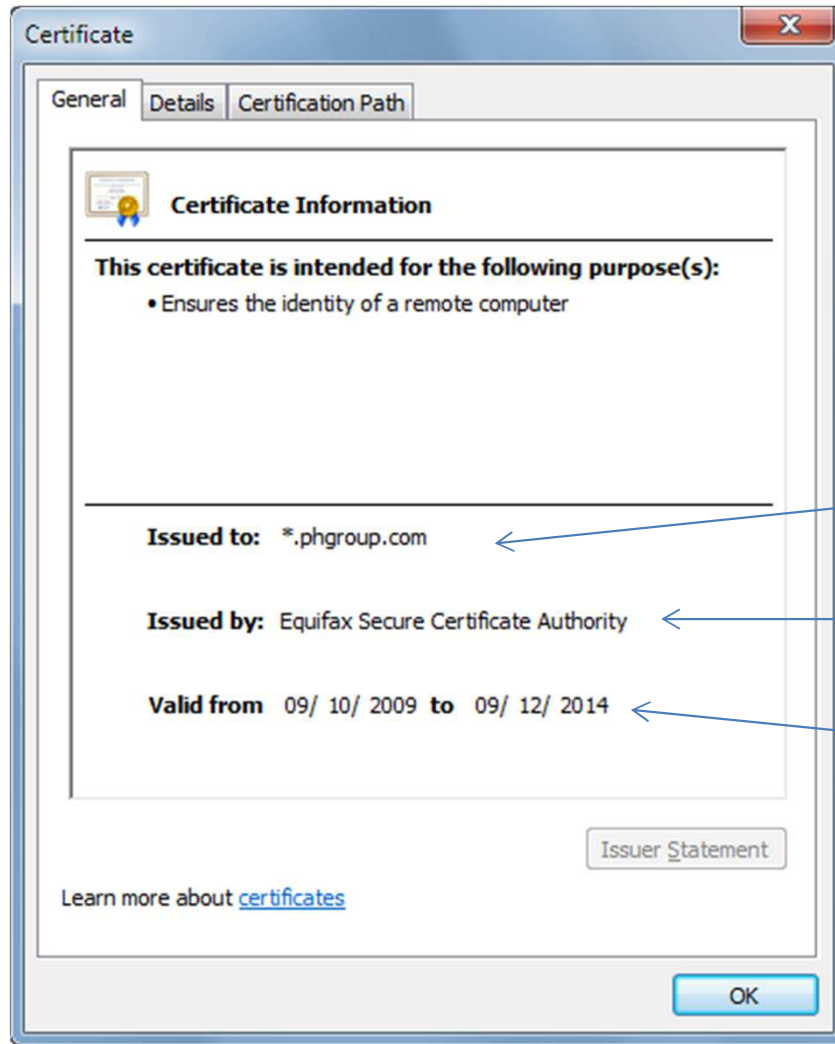
Password:

[call us](#)

[email us](#)

[Find us](#)

Examples



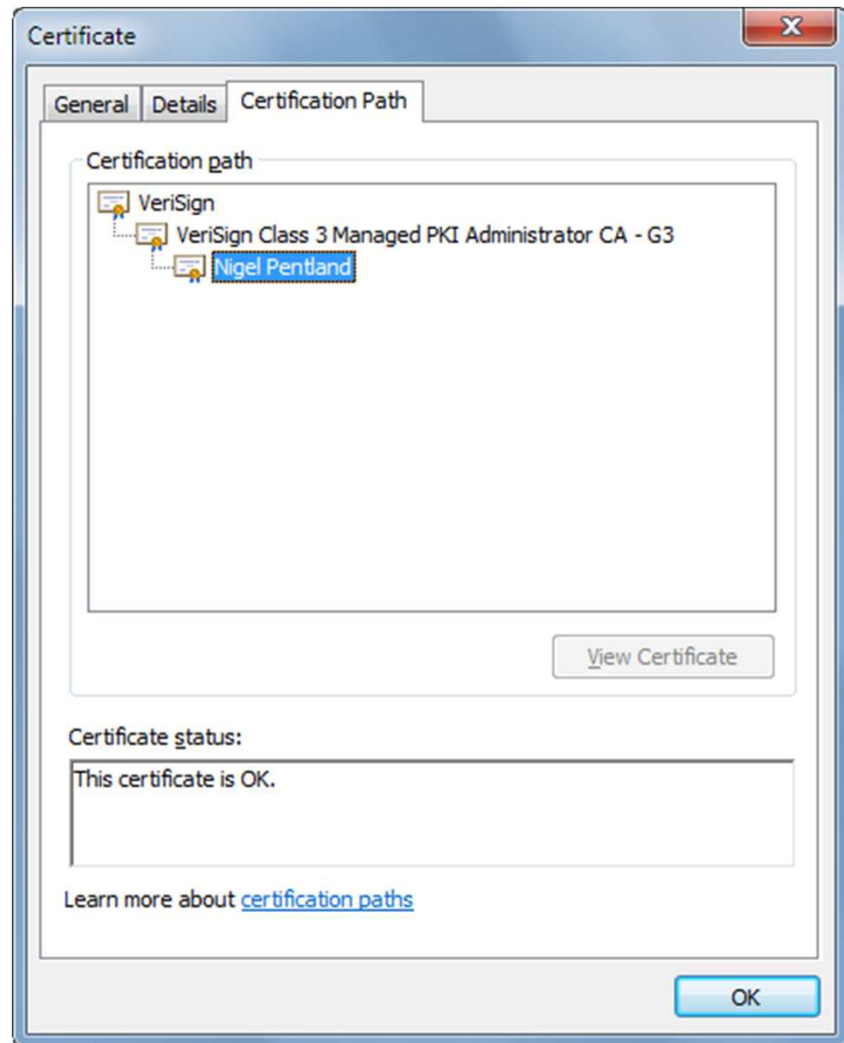
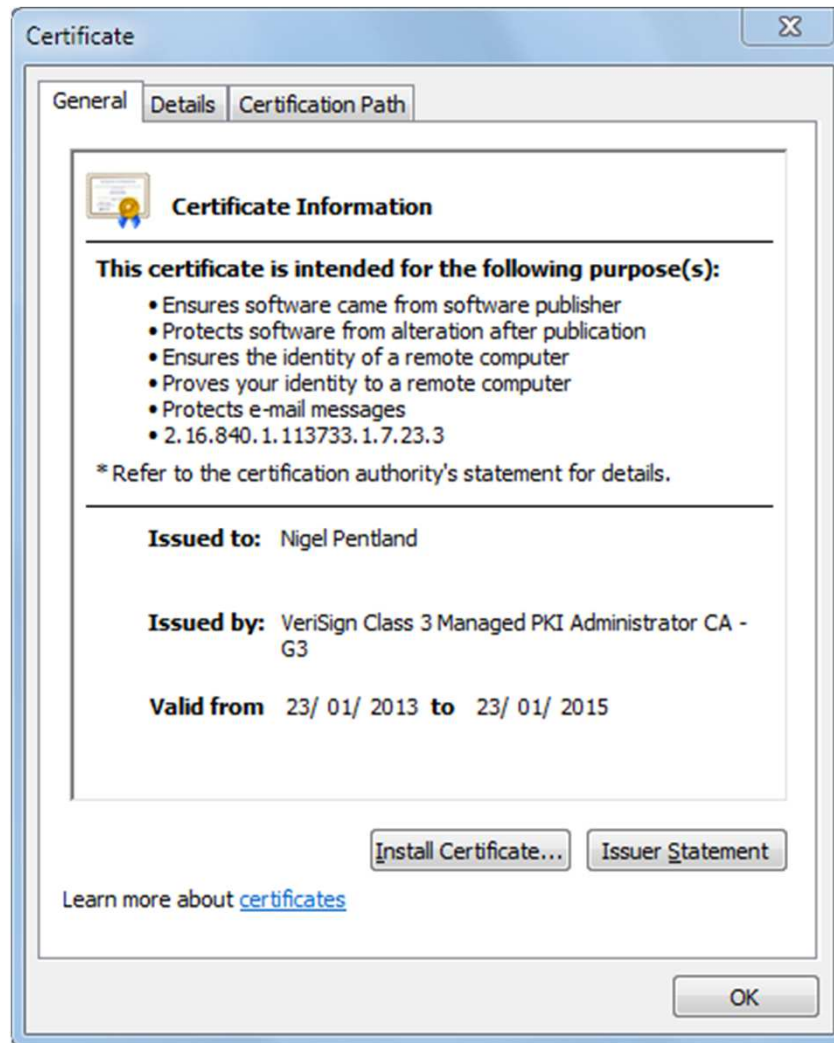
Wildcard certificate

Does URL match?

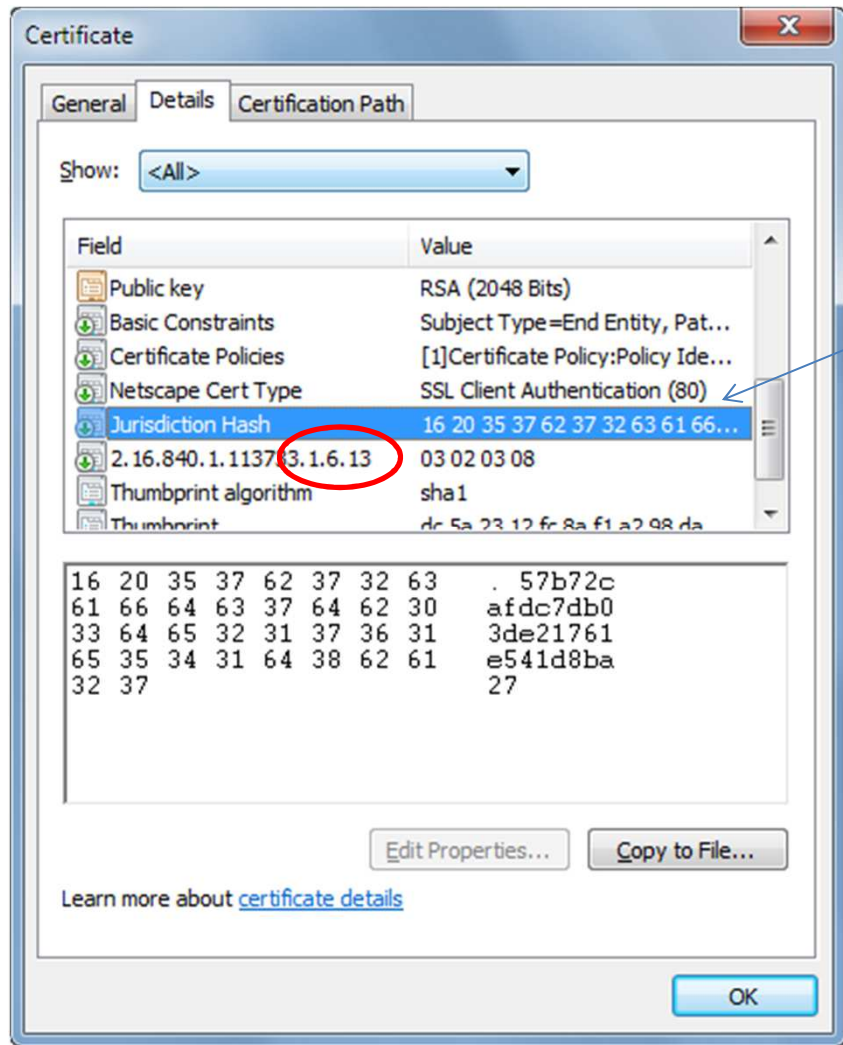
Is issuer trusted?

Is it within date?

Examples

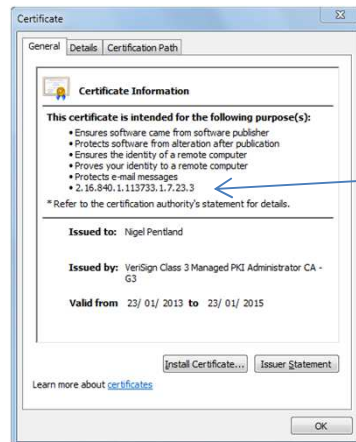


Examples



Appears as OID number in Windows XP

Examples



OID:

```
{joint-iso-itu-t(2) country(16) us(840) organization
(1) symantec(113733) pki(1) policies(7) vtn-cp
(23) class3(3)}
```

(ASN.1 notation)

```
2.16.840.1.113733.1.7.23.3
```

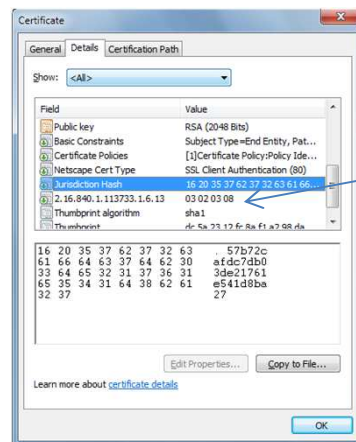
(dot notation)

```
/Country/840/1/113733/1/7/23/3
```

(OID-IRI notation)

Description:

CP for class 3 certificates



OID:

```
{joint-iso-itu-t(2) country(16) us(840) organization
(1) symantec(113733) pki(1) extensions(6)}
```

(ASN.1 notation)

```
2.16.840.1.113733.1.6
```

(dot notation)

```
/Country/840/1/113733/1/6
```

(OID-IRI notation)

Description:

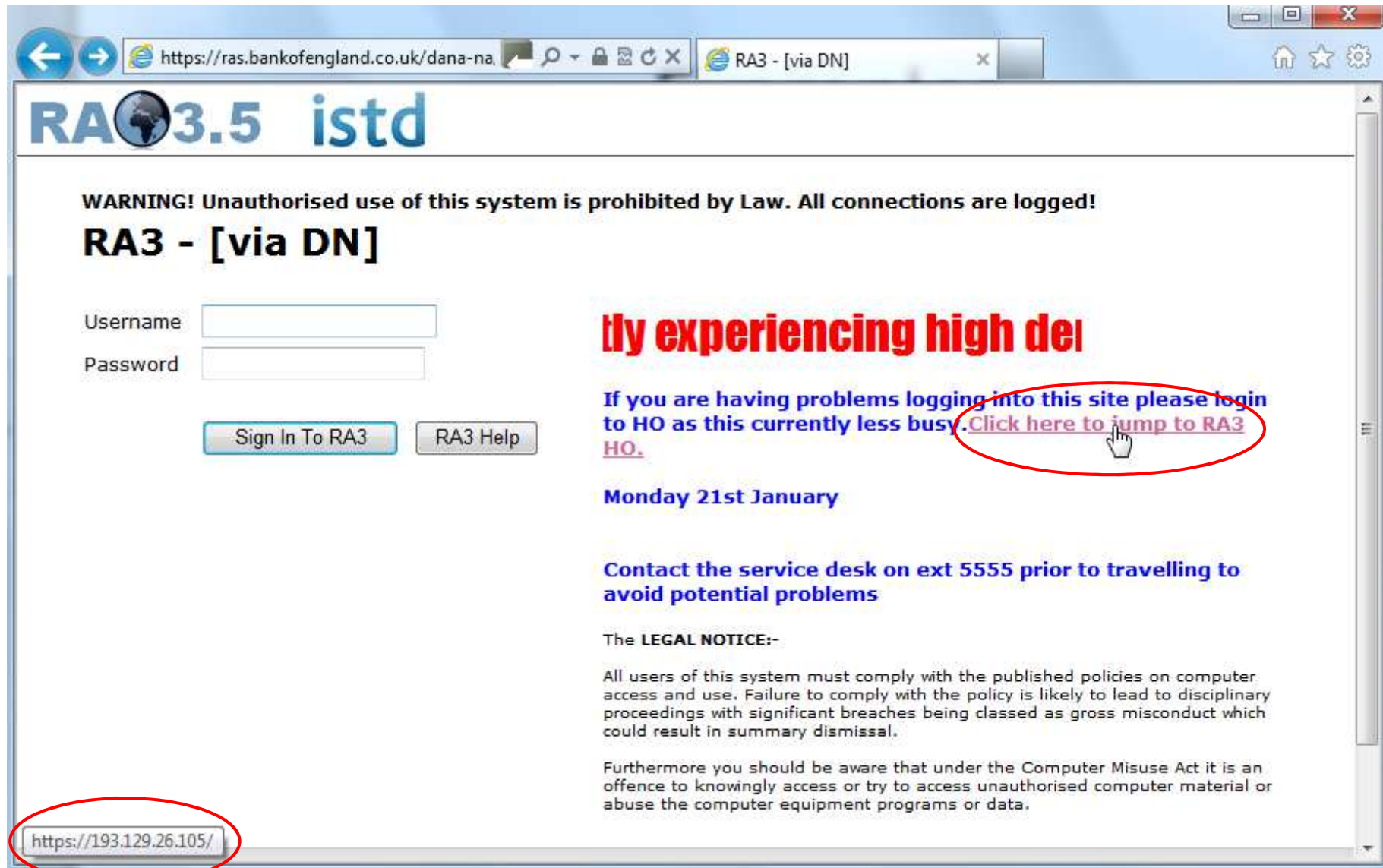
VeriSign defined certificate extension sub tree

Examples

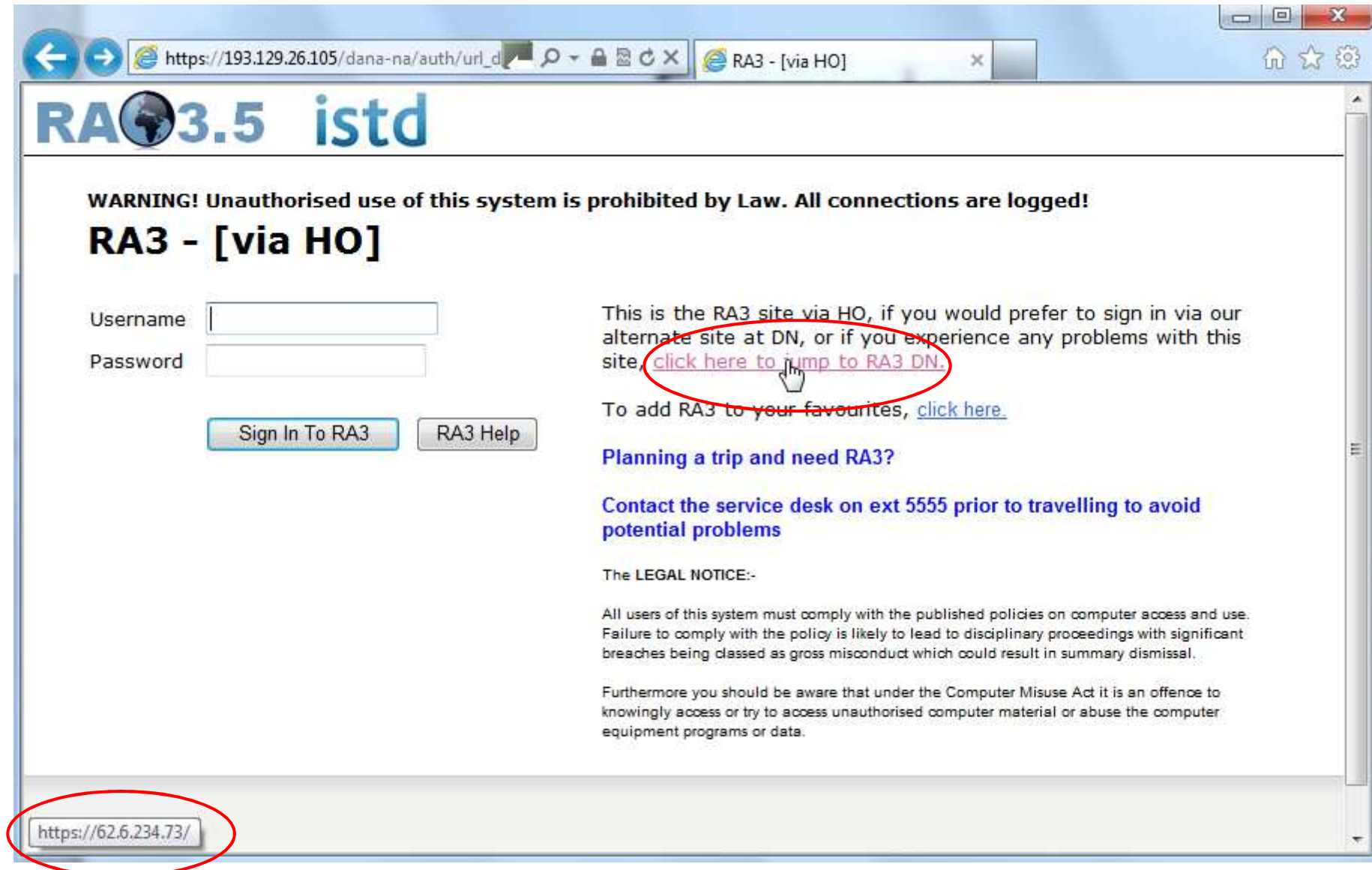
DumpASN1 output

```
806 48: SEQUENCE {
808 10:   OBJECT IDENTIFIER
      :   verisignOnsiteJurisdictionHash (2 16 840 1 113733 1 6 11)
820 34:   OCTET STRING, encapsulates {
822 32:     IA5String '57b72cafdc7db03de21761e541d8ba27'
      :   }
      : }
856 18: SEQUENCE {
858 10:   OBJECT IDENTIFIER
      :   Unknown Verisign VPN extension (2 16 840 1 113733 1 6 13)
870 4:   OCTET STRING, encapsulates {
872 2:     BIT STRING 3 unused bits
      :     '10000'B (bit 4)
      :   }
      : }
```

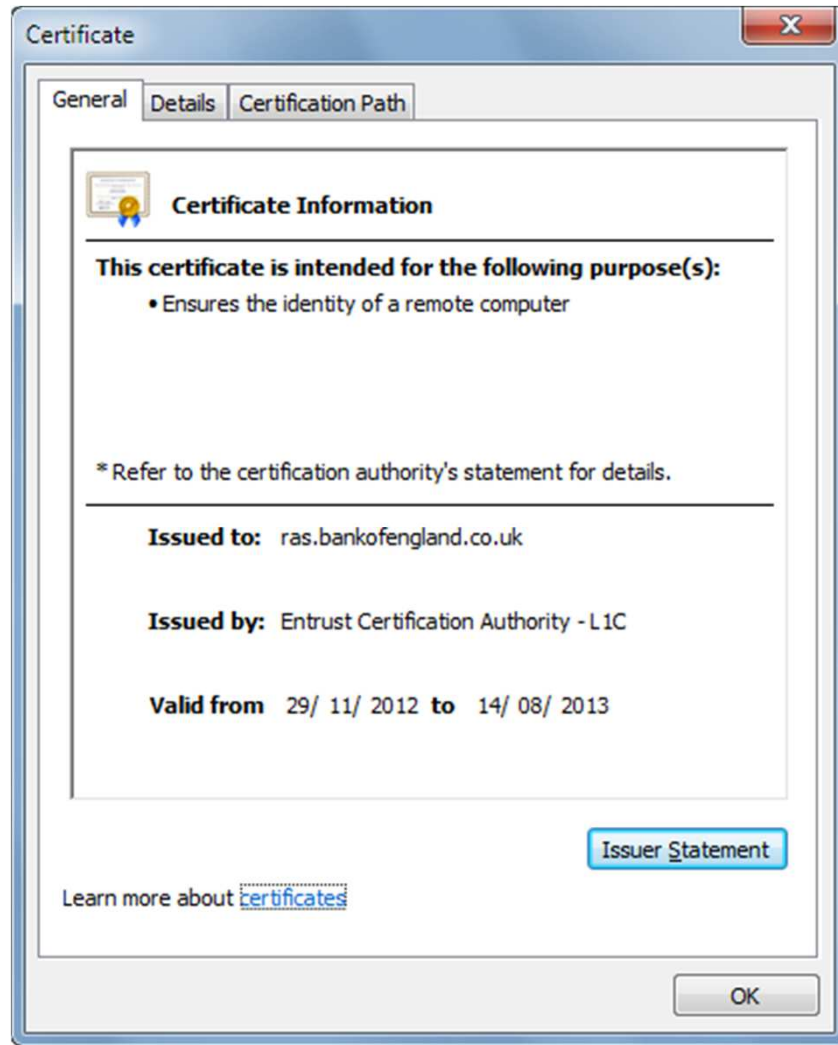
Examples



Examples

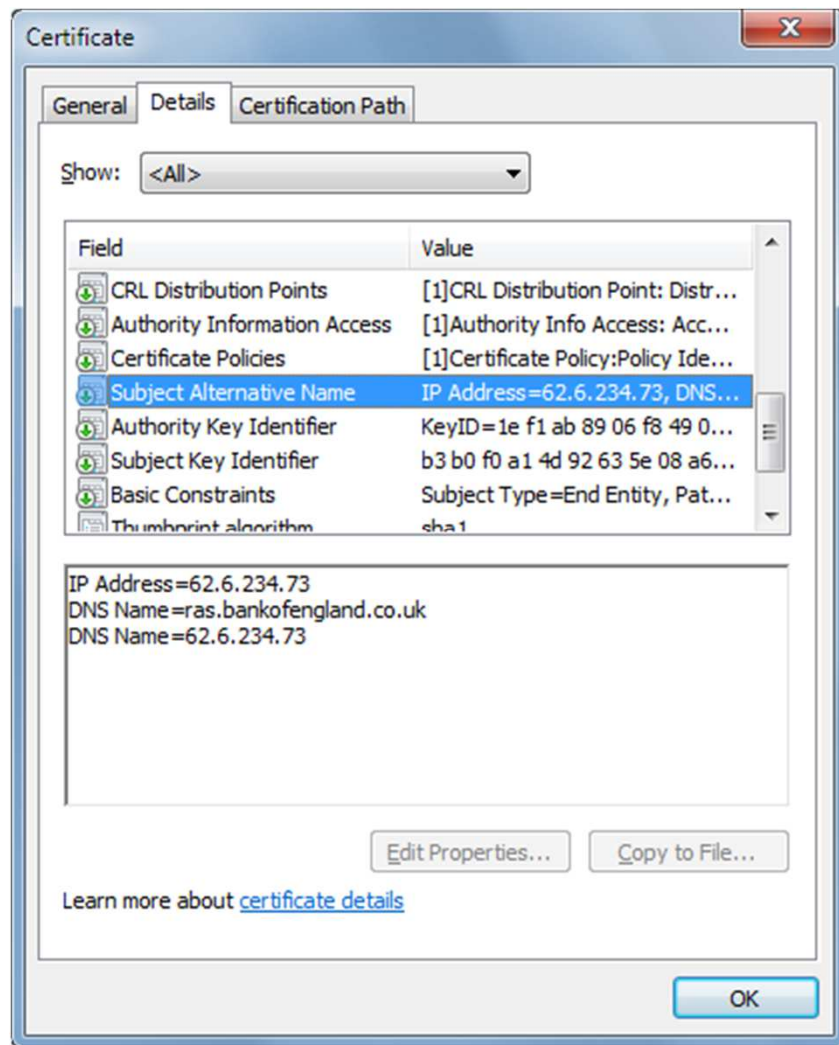


Examples



On the face of it,
it looks perfectly normal,
Or does it?

Examples



Address lookup

canonical name [ras.bankofengland.co.uk.](#)

aliases

addresses **62.6.234.73**

Domain Whois record

Queried [whois.nic.uk](#) with "[bankofengland.co.uk](#)"...

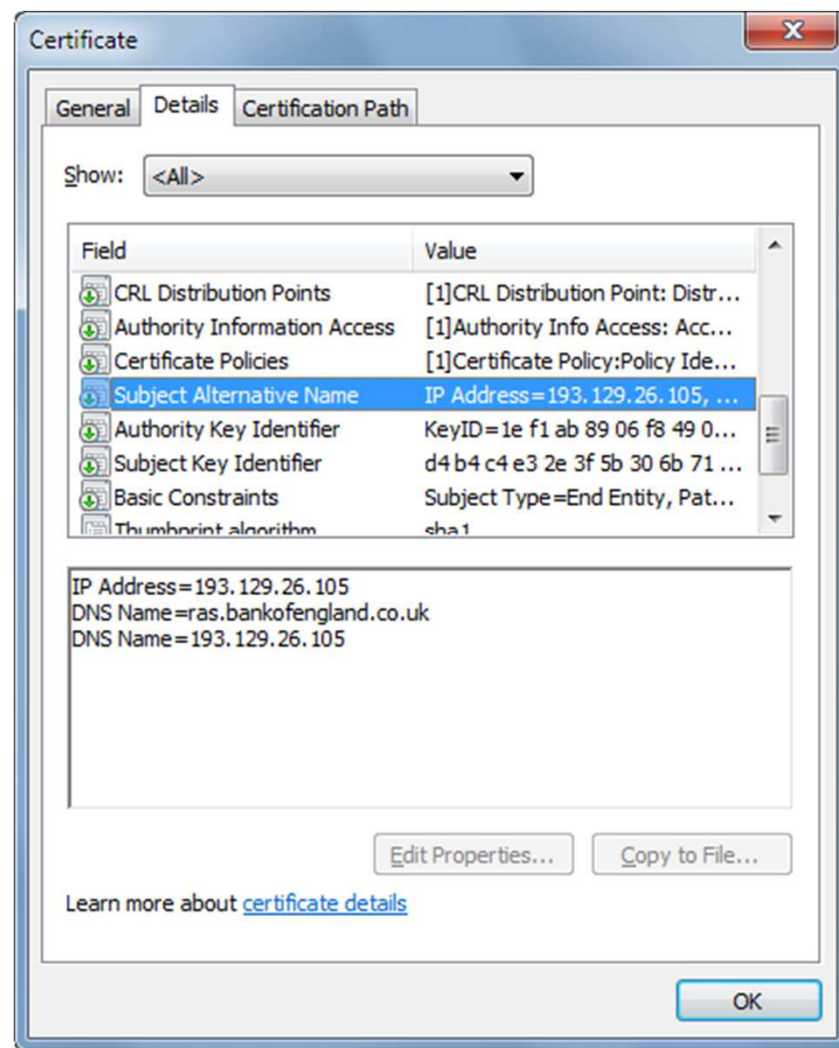
Domain name:
bankofengland.co.uk

Registrant:
Bank of England

Registrant type:
Unknown

Registrant's address:
Bank of England
Threadneedle Street
London
EC2R 8AH
United Kingdom

Examples



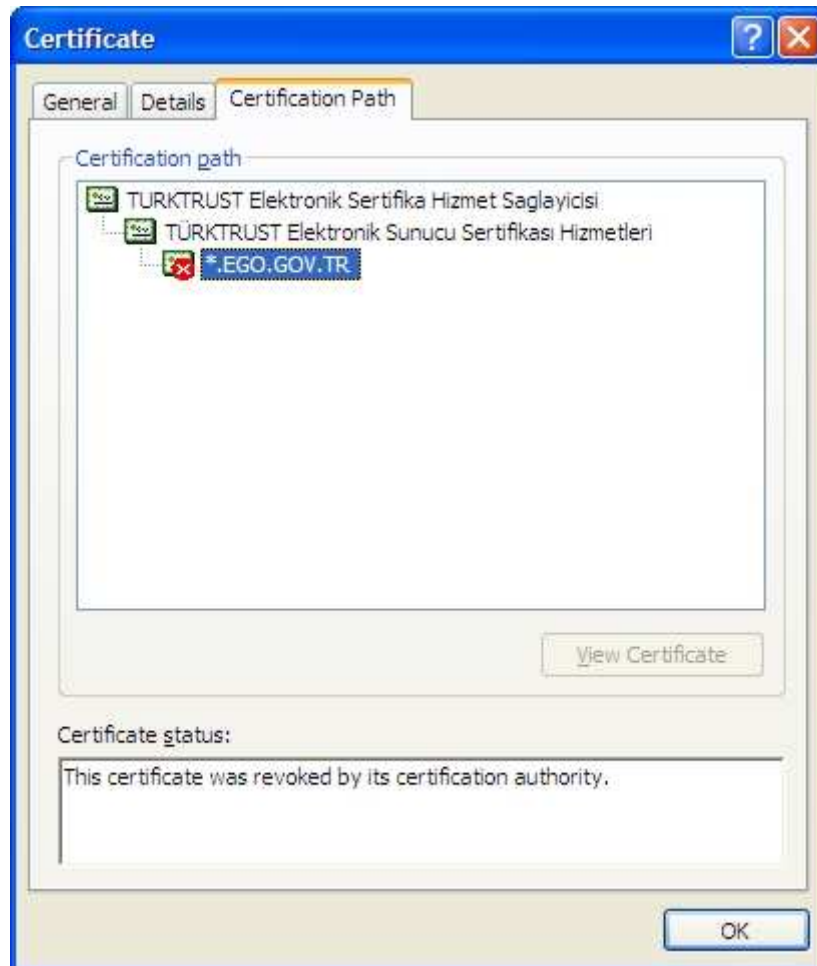
Network Whois record

Queried **whois.ripe.net** with "-B 193.129.26.105"...

% Information related to '193.129.26.0 - 193.129.26.255'

inetnum: 193.129.26.0 - 193.129.26.255
netname: UU-193-129-26-D7
descr: Bank of England
descr: London, gb
country: GB

Examples

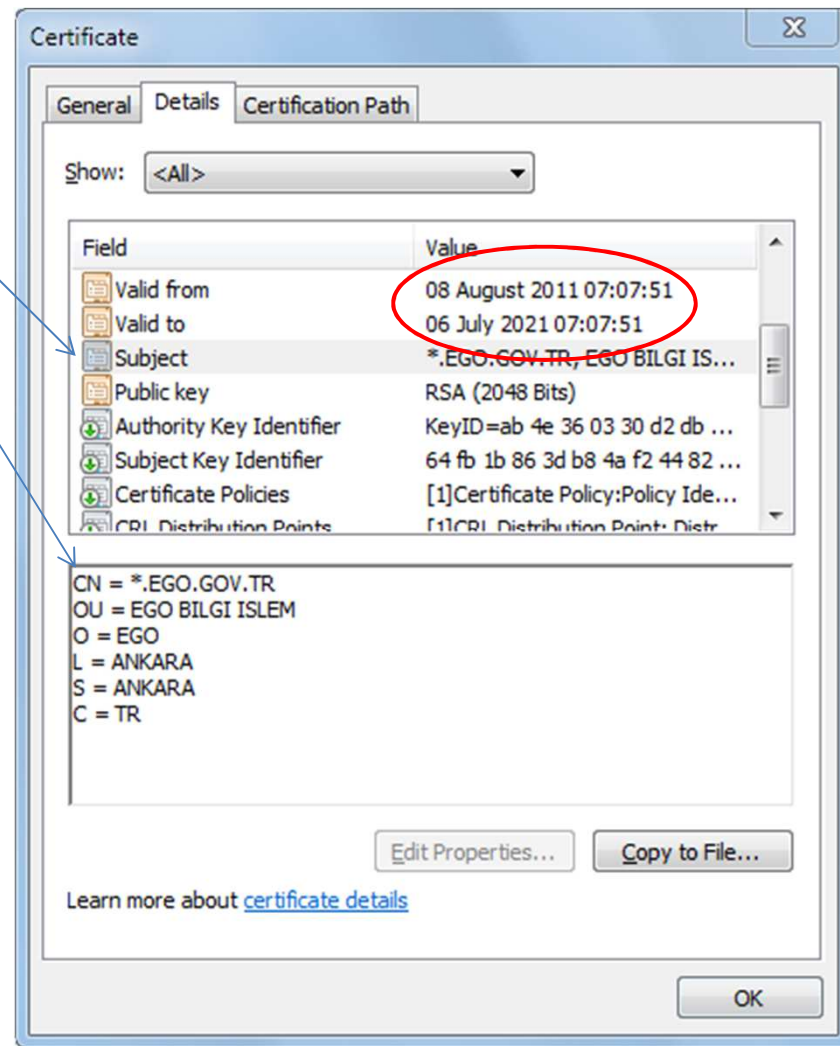


Certificate issued in error from TÜRK TRUST – interesting example, let's take a closer look...

Examples

Distinguished Name (DN)

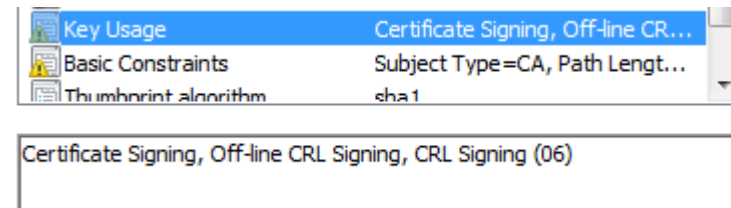
```
239 110: SEQUENCE {
241 11:   SET {
243 9:     SEQUENCE {
245 3:       OBJECT IDENTIFIER countryName (2 5 4 6)
250 2:       PrintableString 'TR'
      :     }
      :   }
254 15:   SET {
256 13:     SEQUENCE {
258 3:       OBJECT IDENTIFIER stateOrProvinceName (2 5 4 8)
263 6:       UTF8String 'ANKARA'
      :     }
      :   }
271 15:   SET {
273 13:     SEQUENCE {
275 3:       OBJECT IDENTIFIER localityName (2 5 4 7)
280 6:       UTF8String 'ANKARA'
      :     }
      :   }
288 12:   SET {
290 10:     SEQUENCE {
292 3:       OBJECT IDENTIFIER organizationName (2 5 4 10)
297 3:       UTF8String 'EGO'
      :     }
      :   }
302 24:   SET {
304 22:     SEQUENCE {
306 3:       OBJECT IDENTIFIER organizationalUnitName (2 5 4 11)
311 15:       UTF8String 'EGO BILGI ISLEM'
      :     }
      :   }
328 21:   SET {
330 19:     SEQUENCE {
332 3:       OBJECT IDENTIFIER commonName (2 5 4 3)
337 12:       UTF8String '*.EGO.GOV.TR'
      :     }
      :   }
}
```



Examples

```
717 14: SEQUENCE {
719 3:   OBJECT IDENTIFIER keyUsage (2 5 29 15)
724 1:   BOOLEAN TRUE
727 4:   OCTET STRING, encapsulates {
729 2:     BIT STRING 1 unused bit
      :     '1100000'B
      :   }
      :
```

keyUsage

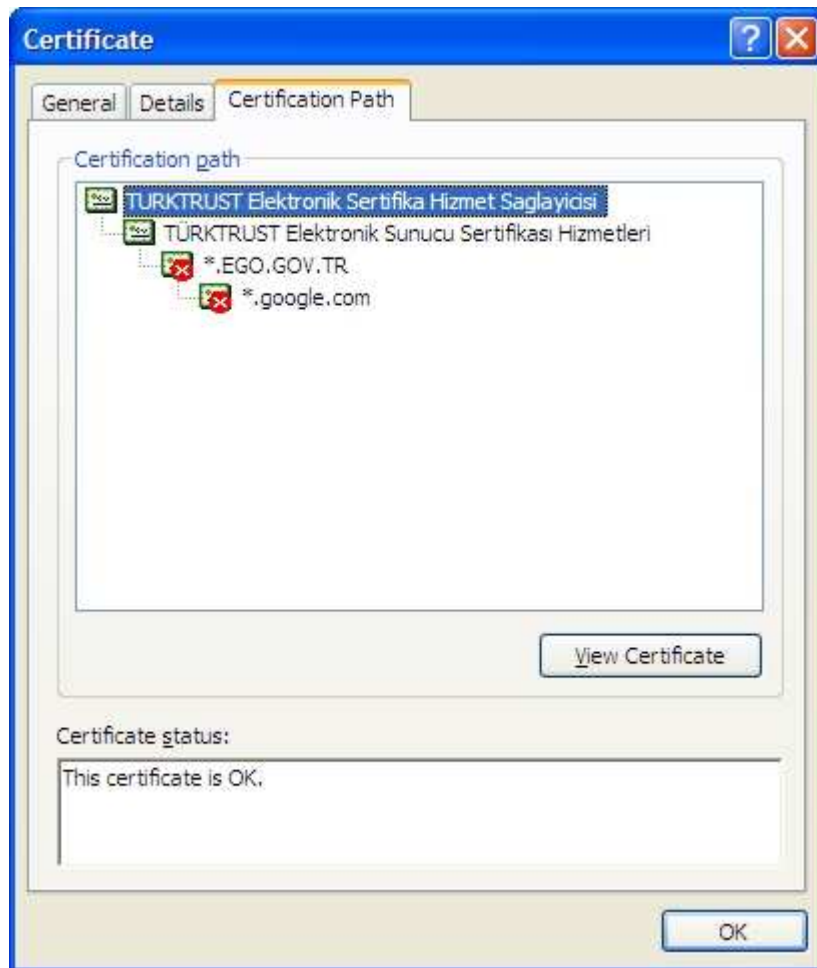


AIA

authority Info Access

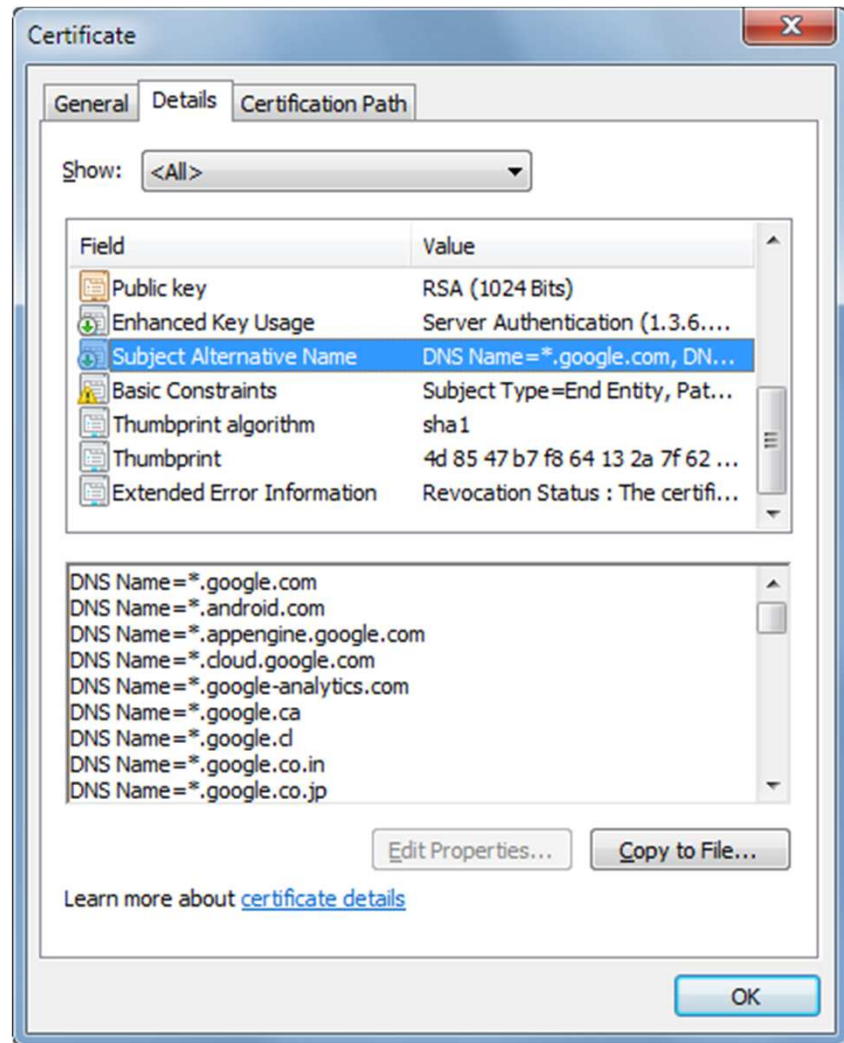
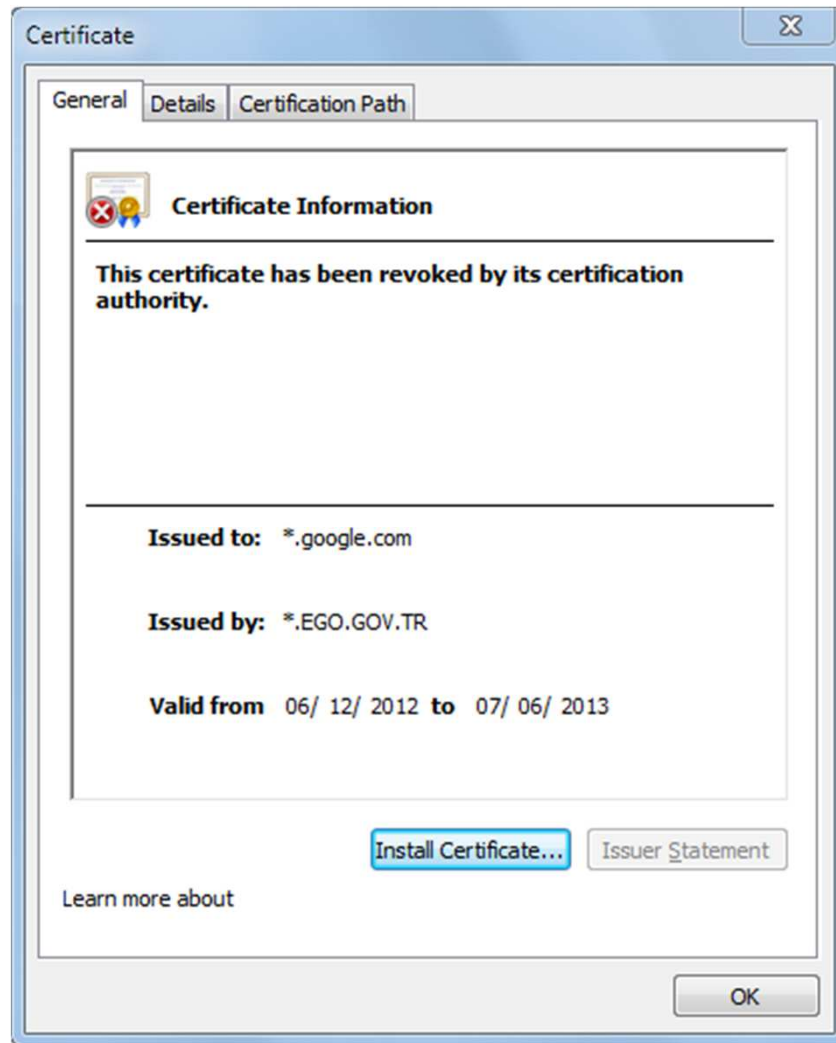
```
896 170: SEQUENCE {
899 8:   OBJECT IDENTIFIER authorityInfoAccess (1 3 6 1 5 5 7 1 1)
909 157:   OCTET STRING, encapsulates {
912 154:     SEQUENCE {
915 110:       SEQUENCE {
917 8:         OBJECT IDENTIFIER caIssuers (1 3 6 1 5 5 7 48 2)
927 98:         [6]
          :         'http://www.turktrust.com.tr/sertifikalar/TURKTRU'
          :         'ST_Elektronik_Sunucu_Sertifikasi_Hizmetleri_s2.c'
          :         'rt'
          :       }
          :     SEQUENCE {
1027 40:       OBJECT IDENTIFIER ocsp (1 3 6 1 5 5 7 48 1)
1029 8:       [6] 'http://ocsp.turktrust.com.tr'
1039 28:     }
      :   }
      : }
      :
```

Examples

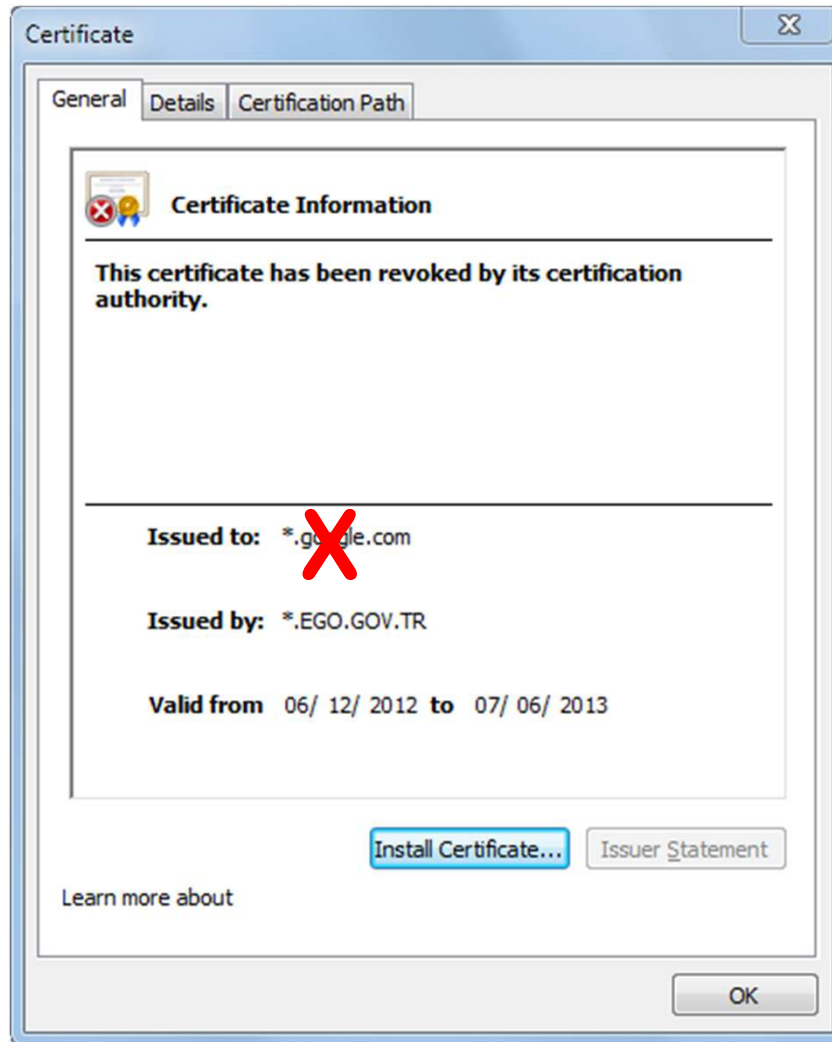


Oops – looks like someone else has also noticed it can be used as a Certificate Authority and used to issue trusted certificates...

Examples



Examples



It's worth mentioning that when the **certificate** has a subject alternative domain name specified, as in this example, the **browser** doesn't check the Subject's Common Name.

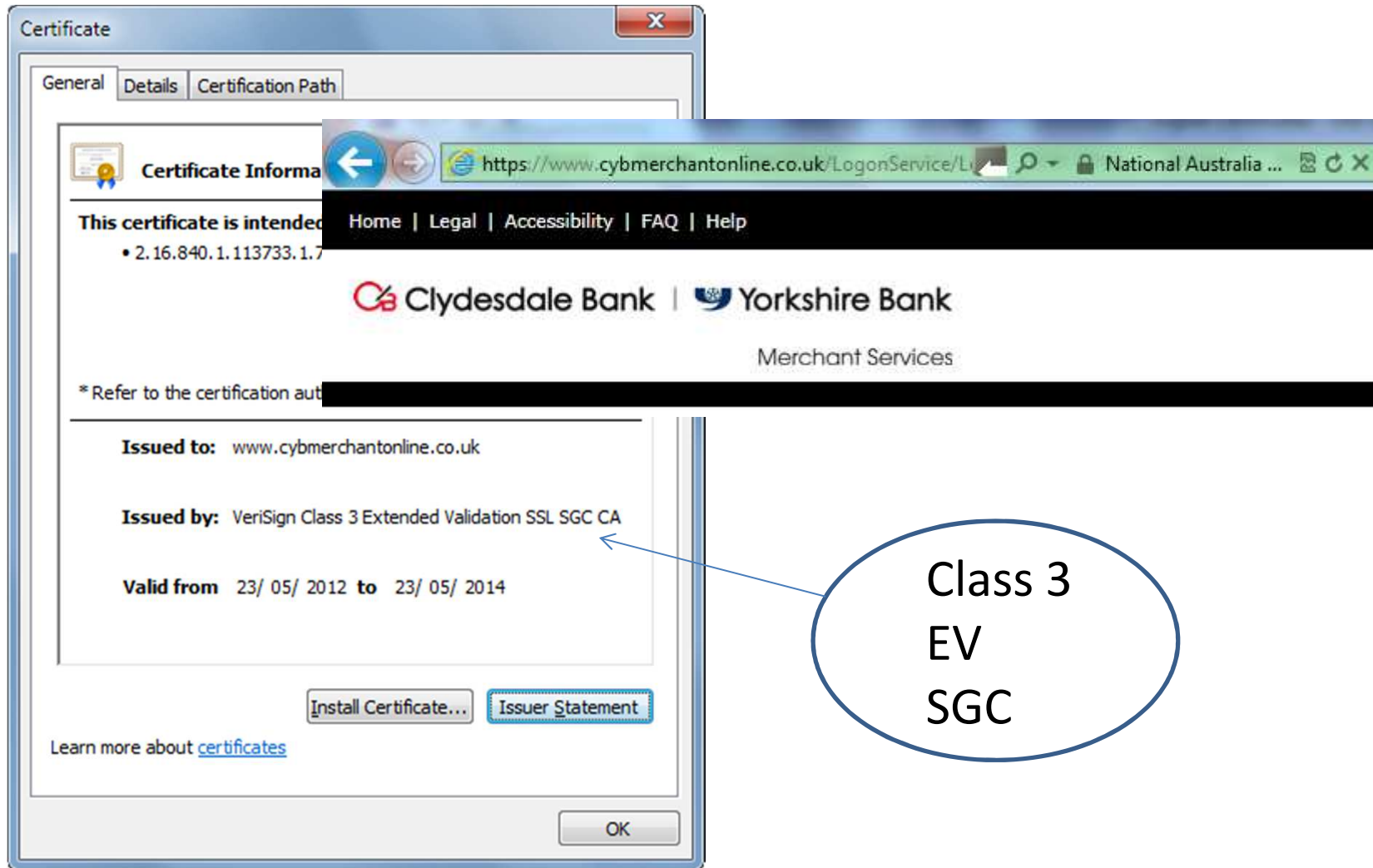
www.ietf.org/rfc/rfc2818.txt

subjectAltName

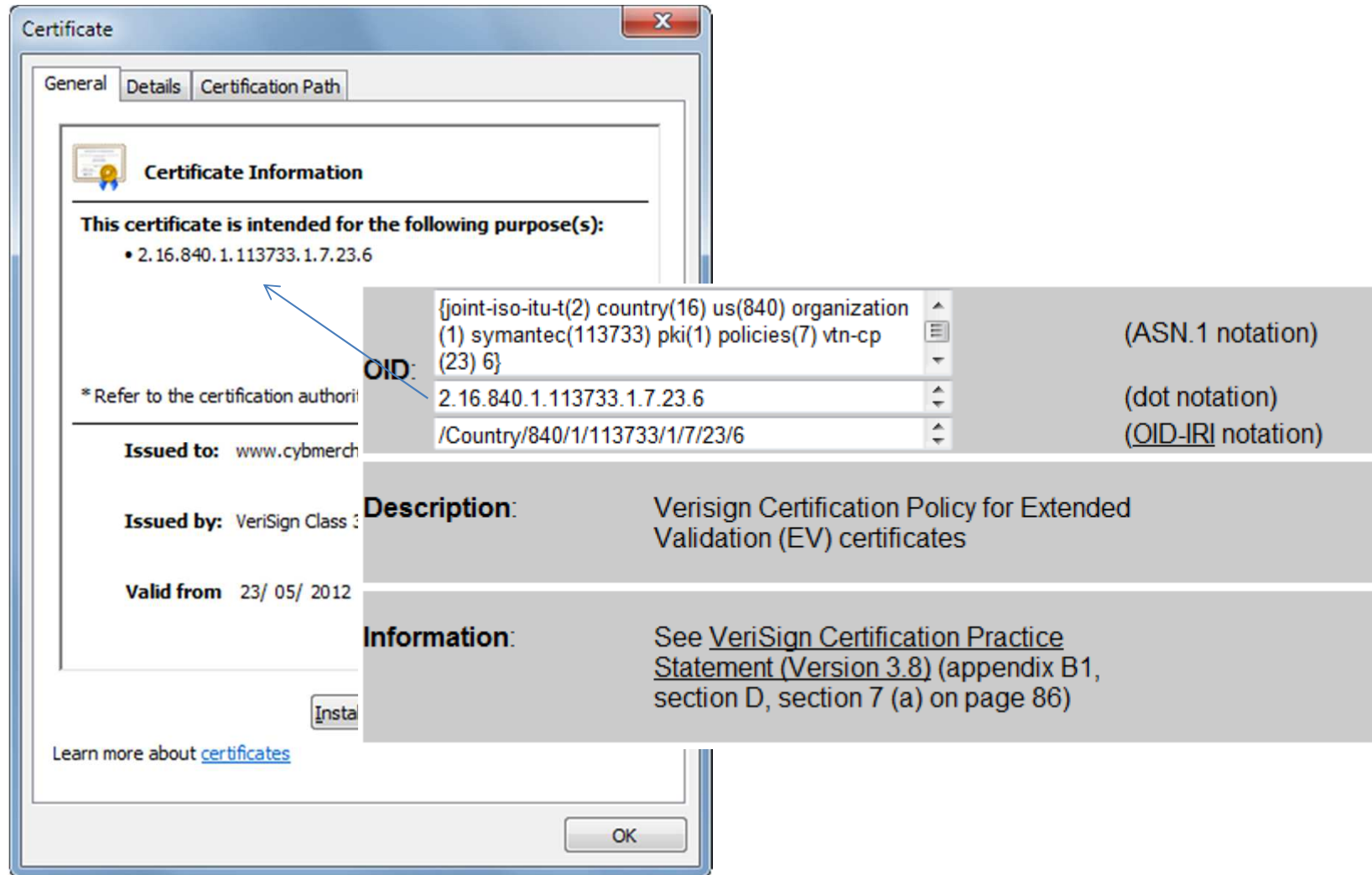
DNS Name=*.google.com
DNS Name=*.android.com
DNS Name=*.appengine.google.com
DNS Name=*.cloud.google.com
DNS Name=*.google-analytics.com
DNS Name=*.google.ca
DNS Name=*.google.cl
DNS Name=*.google.co.in
DNS Name=*.google.co.jp
DNS Name=*.google.co.uk
DNS Name=*.google.com.ar
DNS Name=*.google.com.au
DNS Name=*.google.com.br
DNS Name=*.google.com.co
DNS Name=*.google.com.mx
DNS Name=*.google.com.tr
DNS Name=*.google.com.vn
DNS Name=*.google.de
DNS Name=*.google.es
DNS Name=*.google.fr
DNS Name=*.google.hu

DNS Name=*.google.it
DNS Name=*.google.nl
DNS Name=*.google.pl
DNS Name=*.google.pt
DNS Name=*.googleapis.cn
DNS Name=*.googlecommerce.com
DNS Name=*.gstatic.com
DNS Name=*.urchin.com
DNS Name=*.url.google.com
DNS Name=*.youtube-nocookie.com
DNS Name=*.youtube.com
DNS Name=*.yting.com
DNS Name=android.com
DNS Name=g.co
DNS Name=goo.gl
DNS Name=google-analytics.com
DNS Name=google.com
DNS Name=googlecommerce.com
DNS Name=urchin.com
DNS Name=youtu.be
DNS Name=youtube.com

Examples



Examples



The screenshot shows a Windows 'Certificate' dialog box with the 'General' tab selected. Under 'Certificate Information', it states: 'This certificate is intended for the following purpose(s):' followed by a bulleted list containing the OID '2.16.840.1.113733.1.7.23.6'. Below this, it says '* Refer to the certification authority for information about this purpose.' Further down, it lists 'Issued to: www.cybermerch...', 'Issued by: VeriSign Class 3 Public Primary Certification Authority', and 'Valid from: 23/ 05/ 2012'. At the bottom, there is a link 'Learn more about [certificates](#)' and an 'OK' button.

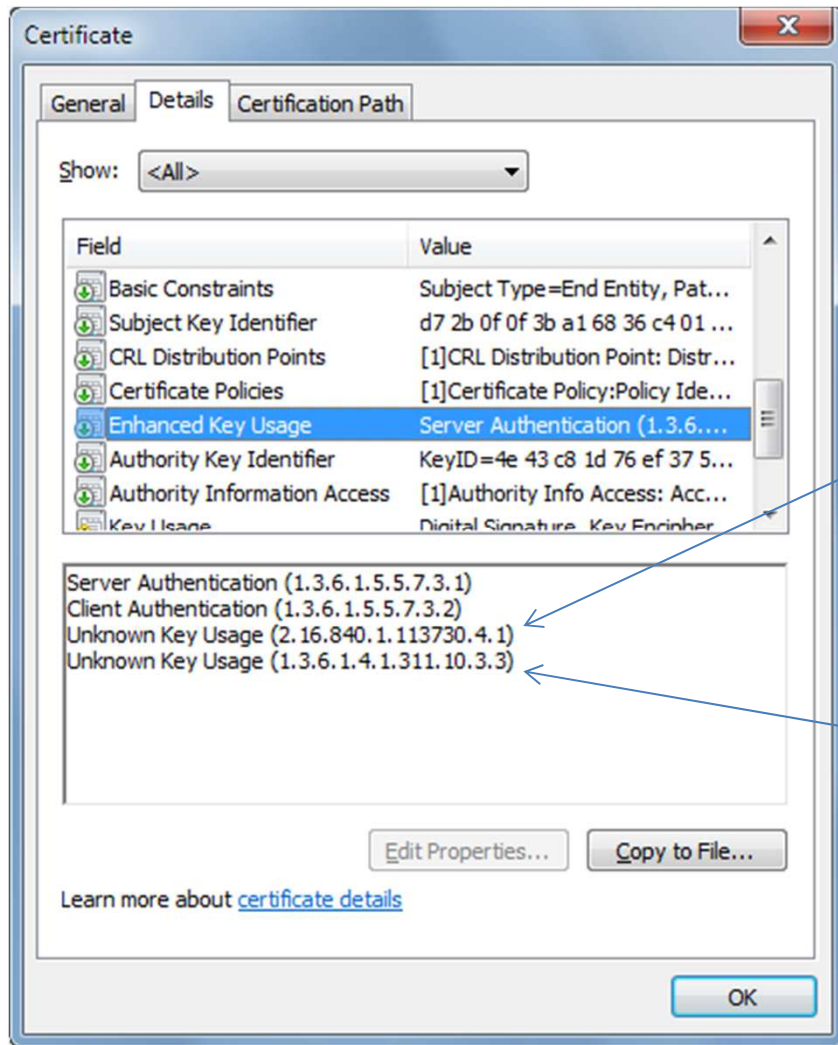
An overlay on the right side of the dialog box provides additional context for the OID '2.16.840.1.113733.1.7.23.6':

OID:	Notation
{joint-iso-itu-t(2) country(16) us(840) organization(1) symantec(113733) pki(1) policies(7) vtn-cp(23) 6}	(ASN.1 notation)
2.16.840.1.113733.1.7.23.6	(dot notation)
/Country/840/1/113733/1/7/23/6	(OID-IRI notation)

Below the table, there are two sections:

- Description:** Verisign Certification Policy for Extended Validation (EV) certificates
- Information:** See [VeriSign Certification Practice Statement \(Version 3.8\)](#) (appendix B1, section D, section 7 (a) on page 86)

Examples



OID:

{joint-iso-itu-t(2) country(16) us(840) organization
(1) netscape(113730) policy(4) export-approved
(1)}

2.16.840.1.113730.4.1

/Country/840/1/113730/4/1

Description:

Netscape Server Gated Crypto (SGC)

OID:

{iso(1) identified-organization(3) dod(6) internet(1)
private(4) enterprise(1) 311 10 3 3}

1.3.6.1.4.1.311.10.3.3

/ISO/Identified-Organization/6/1/4/1/311/10/3/3

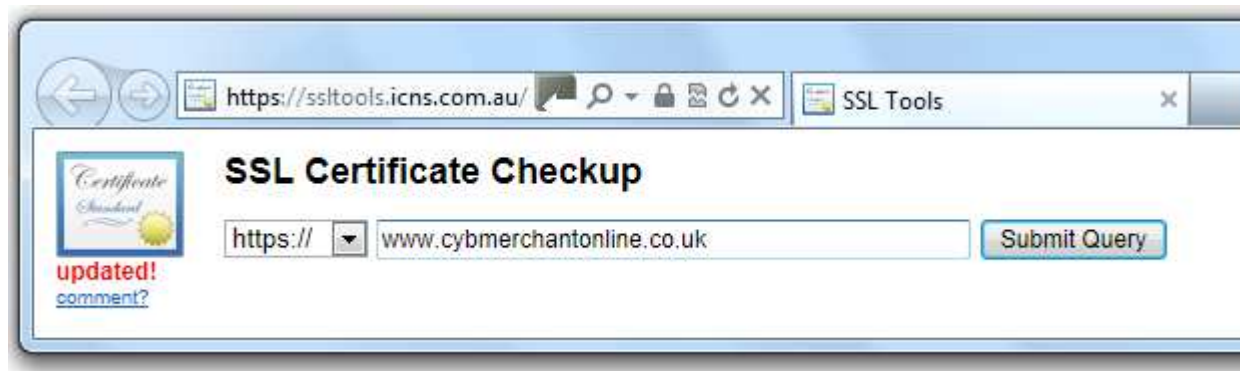
Description:

Microsoft Server Gated Crypto (SGC)

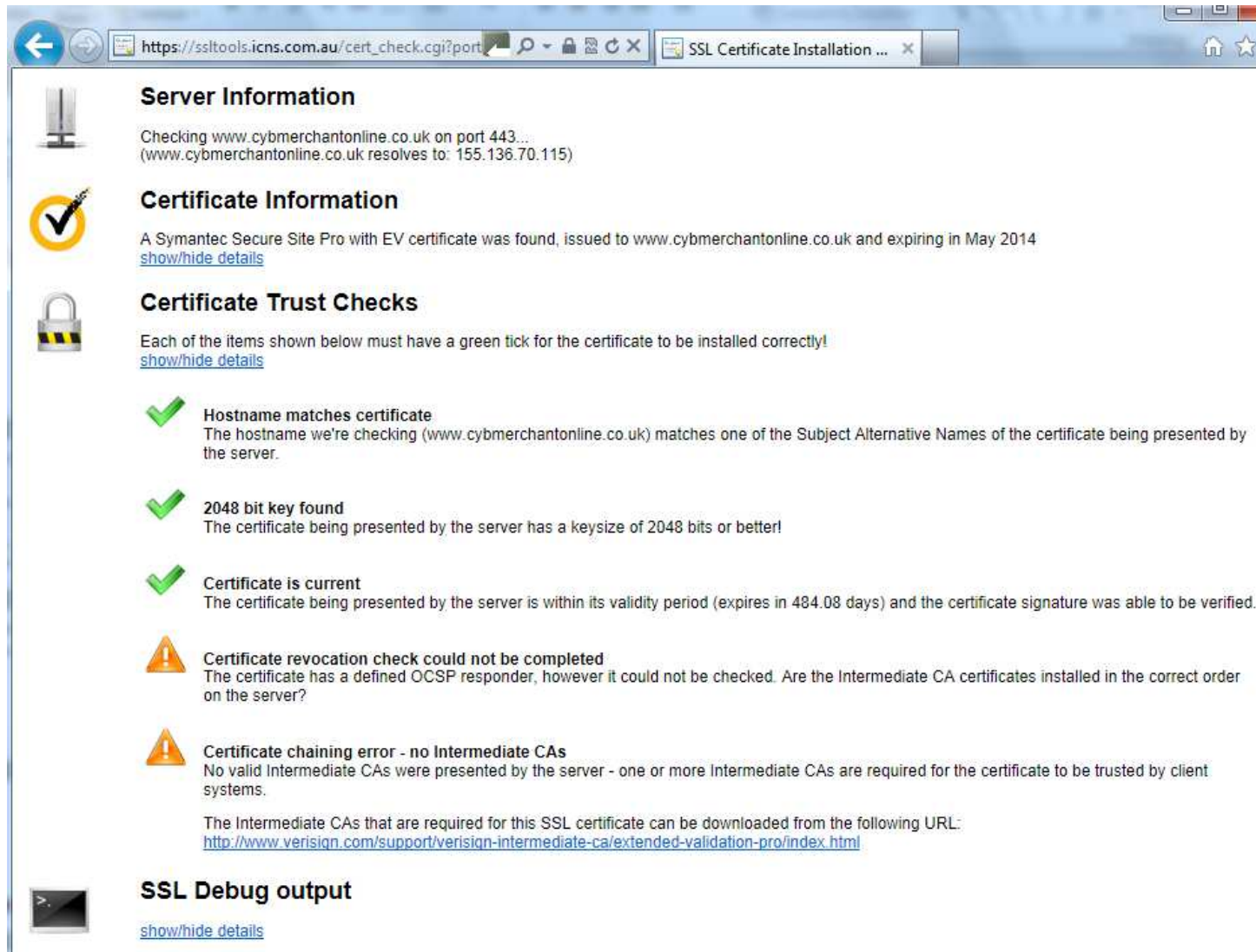
Examples

Really useful online certificate tools

<https://ssltools.icns.com.au/>



Examples



The screenshot shows a web browser window with the address bar displaying `https://ssltools.icns.com.au/cert_check.cgi?port=443`. The page title is "SSL Certificate Installation ...". The interface is divided into several sections, each with an icon on the left and a title. The "Server Information" section shows a server icon and text indicating a check of `www.cybermerchantonline.co.uk` on port 443, resolving to `155.136.70.115`. The "Certificate Information" section features a checkmark icon and states that a Symantec Secure Site Pro with EV certificate was found, issued to `www.cybermerchantonline.co.uk` and expiring in May 2014. The "Certificate Trust Checks" section has a padlock icon and lists several checks: "Hostname matches certificate" (green checkmark), "2048 bit key found" (green checkmark), "Certificate is current" (green checkmark), "Certificate revocation check could not be completed" (orange warning triangle), and "Certificate chaining error - no Intermediate CAs" (orange warning triangle). The "SSL Debug output" section has a terminal icon and a link to show/hide details.

Server Information






Checking `www.cybermerchantonline.co.uk` on port 443...
(`www.cybermerchantonline.co.uk` resolves to: `155.136.70.115`)

Certificate Information

A Symantec Secure Site Pro with EV certificate was found, issued to `www.cybermerchantonline.co.uk` and expiring in May 2014
[show/hide details](#)

Certificate Trust Checks

Each of the items shown below must have a green tick for the certificate to be installed correctly!
[show/hide details](#)

-  **Hostname matches certificate**
The hostname we're checking (`www.cybermerchantonline.co.uk`) matches one of the Subject Alternative Names of the certificate being presented by the server.
-  **2048 bit key found**
The certificate being presented by the server has a keysize of 2048 bits or better!
-  **Certificate is current**
The certificate being presented by the server is within its validity period (expires in 484.08 days) and the certificate signature was able to be verified.
-  **Certificate revocation check could not be completed**
The certificate has a defined OCSP responder, however it could not be checked. Are the Intermediate CA certificates installed in the correct order on the server?
-  **Certificate chaining error - no Intermediate CAs**
No valid Intermediate CAs were presented by the server - one or more Intermediate CAs are required for the certificate to be trusted by client systems.

The Intermediate CAs that are required for this SSL certificate can be downloaded from the following URL:
<http://www.verisign.com/support/verisign-intermediate-ca/extended-validation-pro/index.html>

SSL Debug output

[show/hide details](#)

How are they managed with RACF

RACDCERT commands

ADD
GENREQ
GENCERT
LIST
EXPORT
DELETE

Certificate commands

CONNECT

tricky syntax !

ADDRING
LISTRING
DELRING

Keyring commands

SETROPTS REFRESH RACLIST(DIGTCERT,DIGTRING)

How are they managed with RACF

- RLIST DIGTCERT *
- RLIST DIGTRING *
- SR CLASS(DIGTCERT)
- SR CLASS(DIGTRING)
- RACDCERT ID(USER) LIST
- RACDCERT CERTAUTH LIST

Limited use as cannot be 'filtered'

Problem solving techniques

- Make sure keyring looks correct !
- OpenSSL – especially for Server side SSL
 - <https://ssltools.icns.com.au/> (online OpenSSL)
- Firefox – why and how
- Notepad++

OpenSSL

Sample commands:

```
openssl.exe s_client -connect host:1414 -CAfile mq-roots.cer -state -verify 1 -tls1 -cipher NULL
openssl.exe s_client -connect host:1414 -CAfile mq-roots.cer -state -verify 1 -ssl3 -cipher NULL
openssl.exe s_client -connect host:1414 -CAfile mq-roots.cer -state -verify 1 -tls1
```

SSL-Session:

Protocol : TLSv1
Cipher : NULL-SHA

SSL-Session:

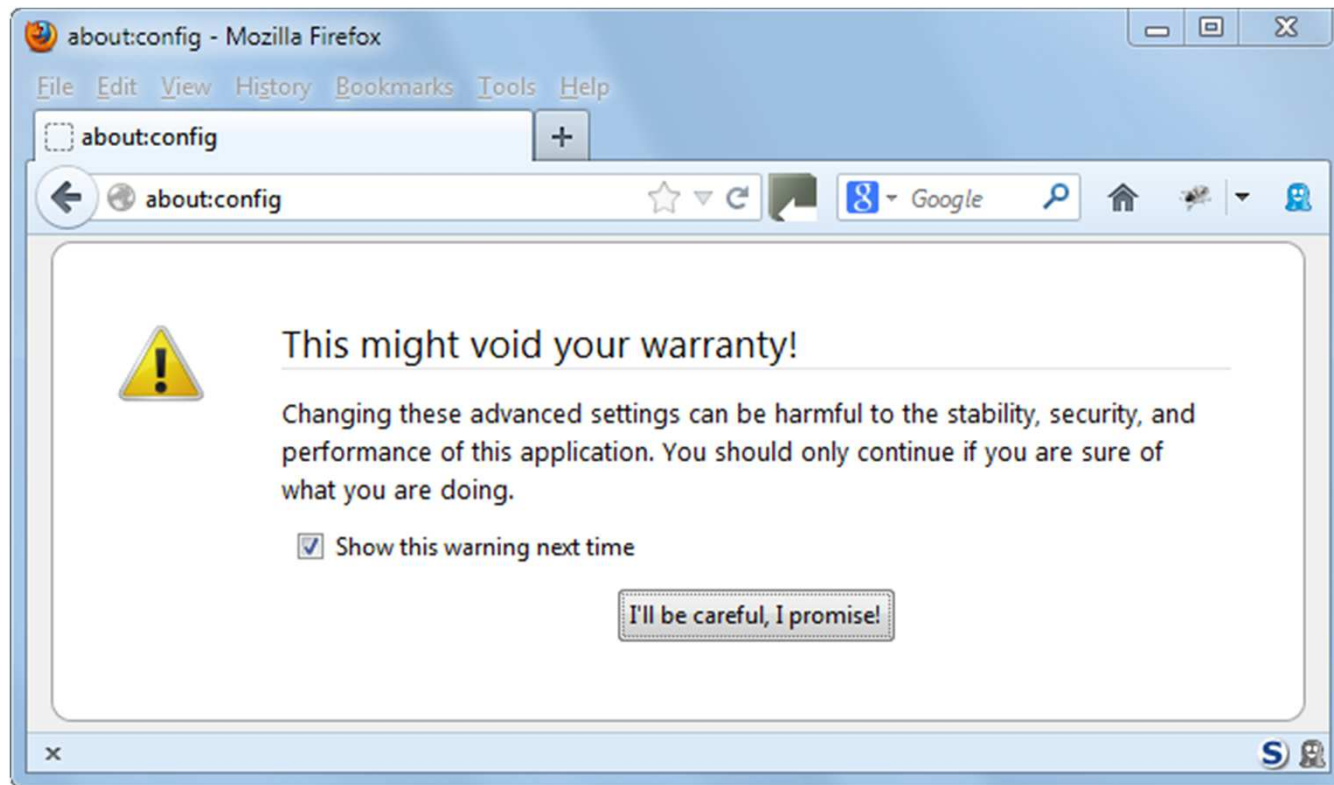
Protocol : SSLv3
Cipher : NULL-SHA

SSL-Session:

Protocol : TLSv1
Cipher : RC4-SHA

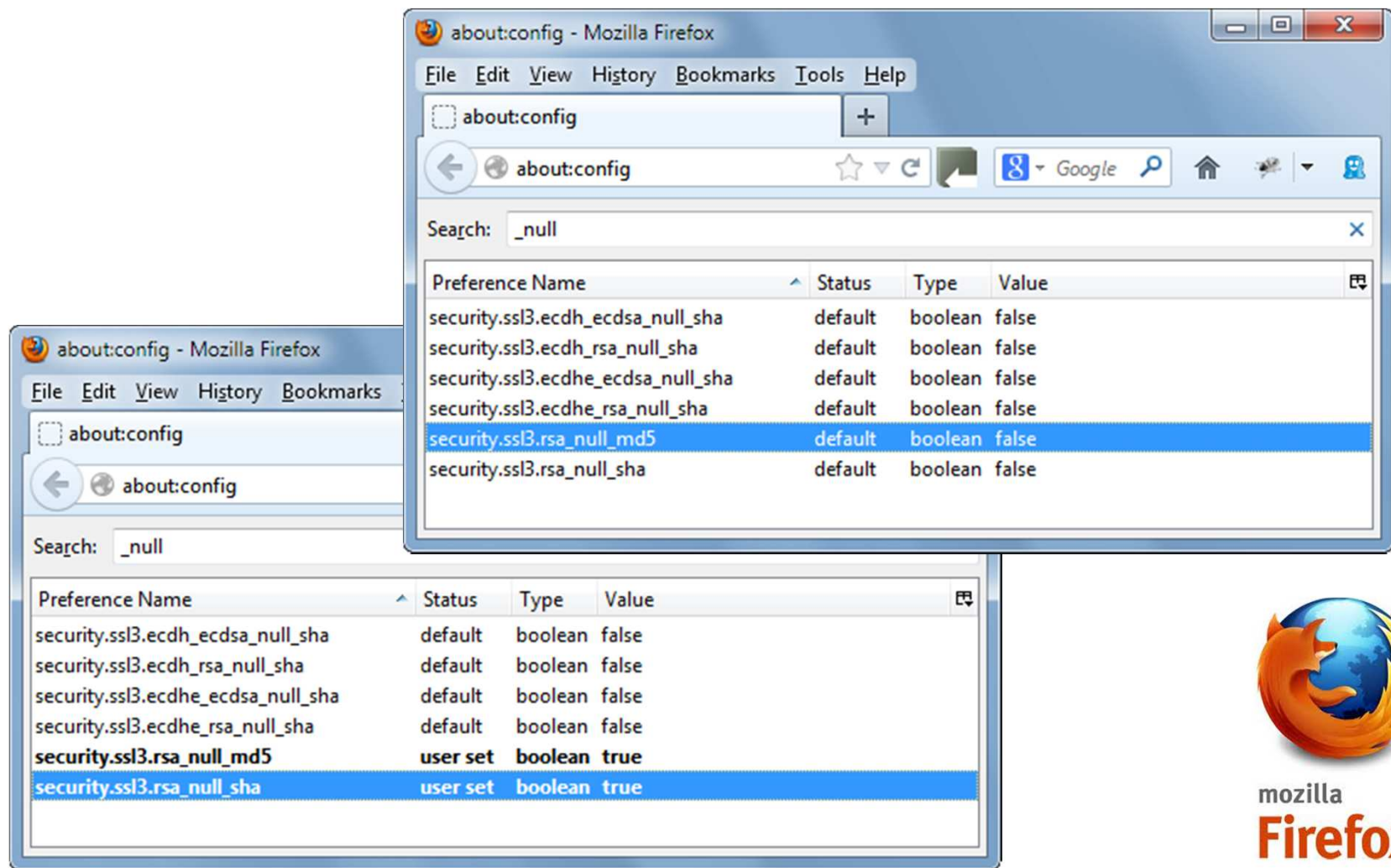


Firefox



mozilla
Firefox®

Firefox



Significance of NULL

SSL v3.0 cipher suites

SSL_RSA_WITH_NULL_MD5
SSL_RSA_WITH_NULL_SHA

NULL-MD5
NULL-SHA

SSL_RSA_EXPORT_WITH_RC4_40_MD5
SSL_RSA_WITH_DES_CBC_SHA
SSL_RSA_WITH_RC4_128_MD5
SSL_RSA_WITH_RC4_128_SHA
SSL_RSA_WITH_IDEA_CBC_SHA
SSL_RSA_WITH_3DES_EDE_CBC_SHA

EXP-RC4-MD5
DES-CBC-SHA
RC4-MD5
RC4-SHA
IDEA-CBC-SHA
DES-CBC3-SHA

http://www.openssl.org/docs/apps/ciphers.html#CIPHER_SUITE_NAMES

How to set-up for the purpose of encrypting 3270 sessions, SSL sessions

First thing, make sure you know what it should look like when done

READY

RACDCERT ID(TCPIP) LISTRING(TNRING)

Digital ring information for user TCPIP:

Ring:

>TNRING<

Certificate Label Name	Cert Owner	USAGE	DEFAULT
-----	-----	-----	-----
ROOT	CERTAUTH	CERTAUTH	NO
TN3270	ID(TCPIP)	PERSONAL	YES

READY

How to set-up for the purpose of encrypting 3270 sessions, SSL sessions

Generate new certificate

```
/*
RACDCERT ID(TCPIP) +
GENCERT +
SUBJECTSDN(CN('common.name') + ← Max length = 64
            OU('Organisational Unit') +
            O('Organisation') +
            L('Location') +
            SP('State Province') +
            C('Country')) +
SIZE(2048) +
NOTBEFORE(DATE(2013-02-06)) +
NOTAFTER(DATE(2015-02-06)) +
WITHLABEL('TN3270') + ← Max length = 32
SIGNWITH(CERTAUTH LABEL('ROOT')) +
KEYUSAGE(HANDSHAKE,DATAENCRYPT) +
ALTNAME(EMAIL('geek@common.name') +
        URI('https://common.name') +
        DOMAIN('common.name') +
        IP(192.168.0.1))
/*
```

How to set-up for the purpose of encrypting 3270 sessions, SSL sessions

CONNECT example

```
/*
RACDCERT +
  ID(TCPIP) +
  CONNECT( ID(TCPIP) +
  LABEL('TN3270') +
  RING(TNRING) +
  DEFAULT +
  USAGE(PERSONAL) )
/*
SETROPTS REFRESH RACLIST(DIGTCERT,DIGTRING)
/*
RACDCERT ID(TCPIP) LIST(LABEL('TN3270'))
RACDCERT ID(TCPIP) LISTRING(TNRING)
/*
```

Ring owner

Certificate owner

How to set-up for the purpose of encrypting 3270 sessions, SSL sessions

```
/*  
  RACDCERT ID(TCPIP) +  
          ADD('HLQ.TCPIP.NEW') +  
          TRUST +  
          WITHLABEL('TN3270') +  
          PASSWORD('*****')  
/*
```

READY

```
RACDCERT ID(USERID) ADD('HLQ.CERT') WITHLABEL('test import')
```

IRRDL03I An error was encountered processing the specified input data set.

READY

ADD gotchas - input dataset must be allocated as VB in order to avoid

Base64 specification always has maximum line length.

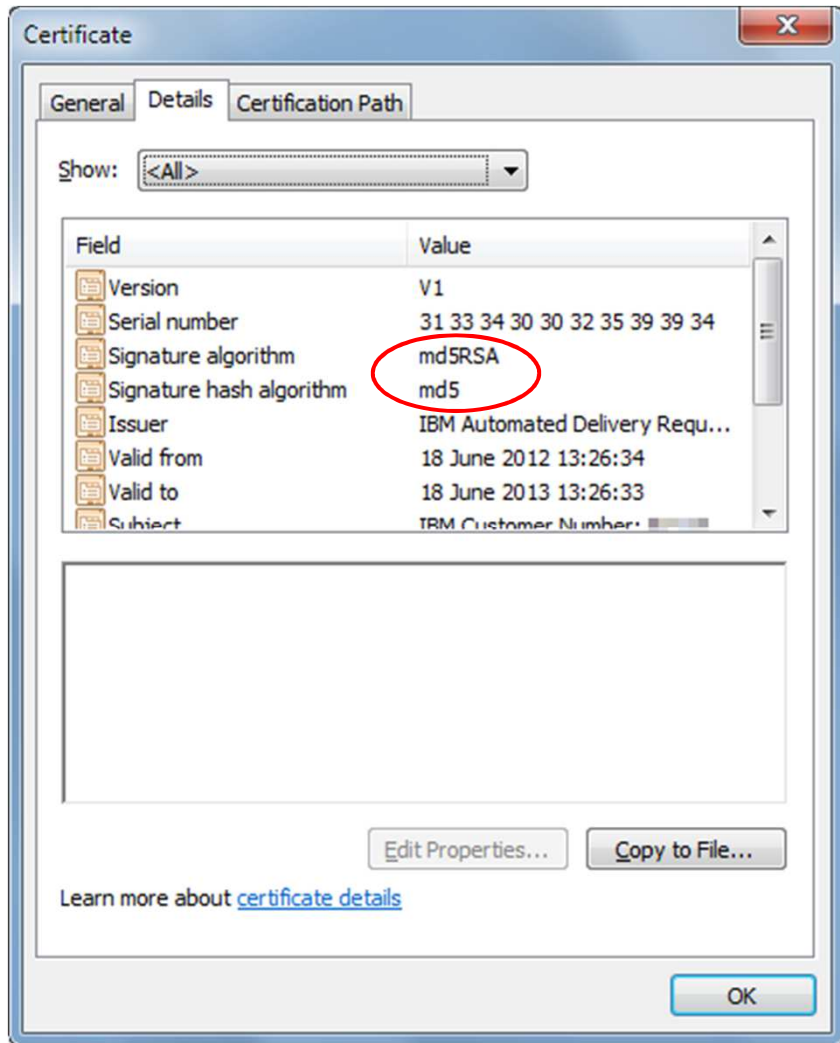
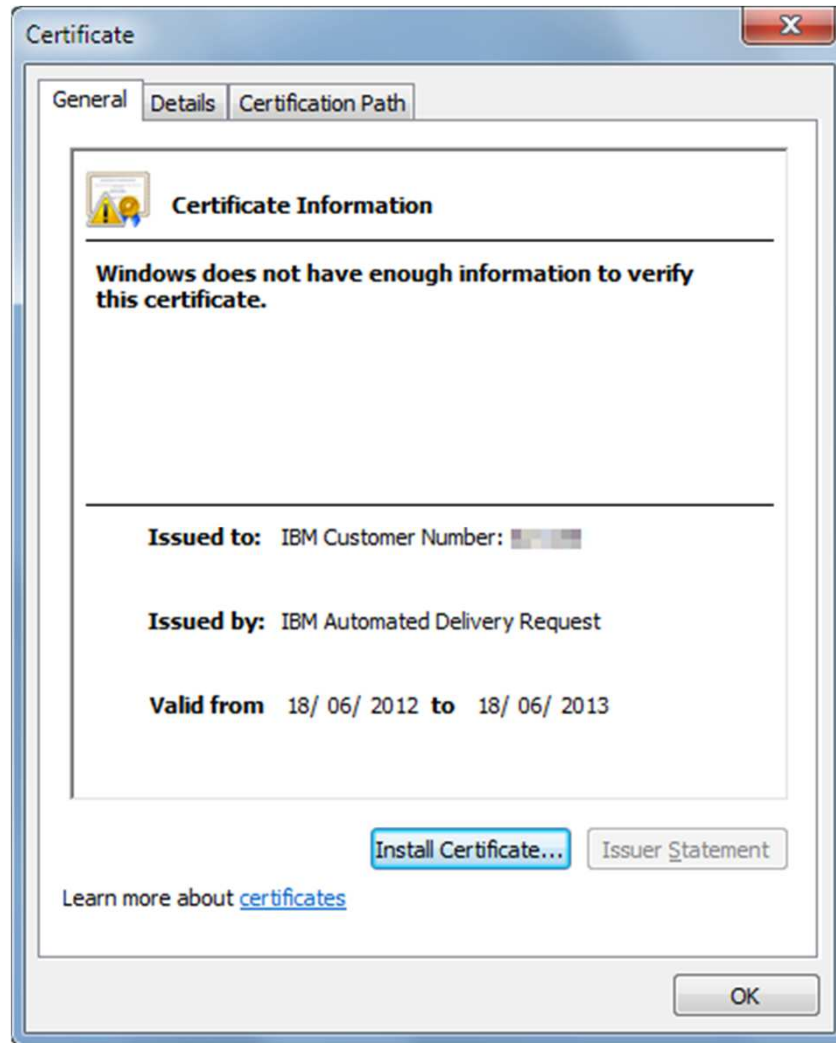
If file has come from a Unix system and only has LF instead of CR/LF then

RACF will fail to process the data as max line length will have been exceeded.

More gotchas

- If 'withlabel' parameter is omitted from RACDCERT command, it defaults to:
 - LABEL0000000001
 - LABEL0000000002 etc.
- Certificates are 'owned' by ID – deleting the owning ID automatically deletes ALL certificates owned by that ID !

SMPE Example



SMPE Example

READY

RACDCERT ID(*****) LISTRING(SMPERING)

Digital ring information for user *****:

Ring:

>SMPERING<

Certificate Label Name	Cert Owner	USAGE	DEFAULT
-----	-----	-----	-----
Equifax Secure CA	CERTAUTH	CERTAUTH	NO
SMPE CLIENT CERT 2012	ID(*****)	CERTAUTH	NO

READY

<https://www14.software.ibm.com/webapp/ShopzSeries/ShopzSeries.jsp>

Discuss code from racf.co.uk

- RACF119 List every certificate in RACF
- RACF133 Export every certificate in RACF
- **RACF109 Search for certificates in RACF**

RACF109 is a search engine like search which searches serial number, common name* certificate owner and certificate label.

* Remember RACF unload uses CN of issuer, not the actual CN of the certificate!

Tools

Base64

<http://www.fourmilab.ch/webtools/base64/>

Certmgr.msc

Microsoft Windows

DumpASN1

<http://www.nigelpentland.co.uk/dumpasn1/>

Firefox

<http://www.mozilla.org/en-US/>

Notepad++

<http://notepad-plus-plus.org/>

OpenSSL

<http://slproweb.com/products/Win32OpenSSL.html>

Portecle

<http://portecle.sourceforge.net/>

RACF PC Utilities

<http://www.racf.co.uk/>

Thank you!





Digital Certificates

Principles of operation

Nigel Pentland
National Australia Group