

About – Banking Client

Founded in 1935, the client is one of the largest bank headquarter in Singapore, and a dominant player in the Asia-Pacific region with subsidiaries in various part of the region. The bank is rated amongst the world's top banks by Moody's Investors Service. The client is one of elipva's long time customer since early 2000, where elipva delivered the first regional e-banking project, covering Singapore, Thailand and the Philippines for the bank.

Business Challenge- Ensuring Customer Experience and Loyalty

Pervasive use of the Web gave banks the opportunity to establish new channels to better serve their customers and reach out to new ones. The introduction of e-banking opened up a host of existing and new banking services to customers, providing convenience, flexibility and speed via the web.

Through the years the bank had acquired several other banks and customers in the region, and along with it a spread of disparate applications based on different architectures and user access management mechanism. As the applications are developed by different vendors, each having its own authentication mechanism and user profiles, the experience that the bank's customers had was a frustrating one, as they had to remember different sets of user ID and password and login separately for each service they used.

Ensuring Total Customer Banking Experience via Single Sign-On Solution Management

The administration of the multiple user access information to ensure 24x7 accuracy, integrity and flexibility as customers join or leave the bank, opt into or out of different services, becomes complex and crucial. In order to continue to attract more customers to this more cost-effective channel, with a host of applications such as retail banking, corporate banking, loyalty program, bill presentment and payment, forex trading and atms etc for self-service and transaction, the bank decided to establish an identify and access management infrastructure that would provide their customers a common login and robust access to all its services.

In further response to the Monetary Authority of Singapore's regulation for tighter security, the bank also implemented an end-to-end security to encrypt all its services to boost the bank's customer confidence in transacting online.

The Solution – Secure Login Solution with Access to Multiple Secured Online Banking Services

The proposed robust design architecture was to handle a large number of customers nationwide:

- Single sign-on (with 1 common ID and password) to disparate online bank services such as retail banking, corporate banking, loyalty programs, bill presentment and payment, forex trading and atms
- Online registration module with checker and maker comprehensive approval process
- End-to-End Encryption- a Monetary Authority of Singapore requirement, for tight and secured online transactions
- Customer self-service for password reset and replacement
- Interfaced with AS/400 via MQSeries

“Unlike many other companies we reviewed, elipva placed strong emphasis on personalized customer focus and continues to work with us to address our specific needs, while offering deep insights through their numerous implementation experiences in the security arena.

For us, elipva was the clear choice.”

Financial Banking Client On Single Sign On Solution



Secure Login Solution	Visible Results
<p>True Single Sign-On Authentication</p>	<p>Encouraged increase use of online services through ease of use and convenience, by eliminating the need for customer to remember multiple sets of Access Code and PIN for different services.</p> <p>Increased consistency to consolidated and structured online banking services: Personal Banking, Loyalty Programs, Payment Gateway, Personal Alert, Unit Trust.</p> <p>Also, increased potential of cross selling other services and products online.</p>
<p>Central User Management & Administration</p>	<p>Reduced data migration by creatively building central user management module. When existing customer login to the site using one of its existing accounts successfully, the system will prompt the customer to select his/her new SSO account and relevant information is updated to the legacy via MQ. For new applicant, the registration will go through a two-step approval process to review and approve the application before customer can login.</p> <p>Reduced costs and complexity with centralized administration of user entitlements for users across all Web applications on a site through a shared service. Advanced architecture with ability to enforce all Web-based security policies across the enterprise, eliminating redundant user directories and application-specific security logic. Significantly reduced client's development costs by allowing developers to focus on the application business logic, not on enforcing security policies.</p>
<p>Online Security & MAS Compliance</p>	<p>Increased protection and authentication for all bank services as well as interfaced to legacy system for validation and authorization.</p> <p>*Due to MAS directive that required for banks to ensure point-to-point security for all confidential data, elipva works with Privylink to provide the end-to-end security to ensure that the user's password is not exposed at any time while being used in the process for authentication, change password, service conversion and on-line registration. elipva developed a customized authentication scheme to encrypt the password using triple DES encryption.</p>
<p>Customer Self-Help</p>	<p>Reduced and minimized help-desk support and administration cost with provision of self-service function for customer to reset password. Password reset can also be done via ATM.</p>

Benefits –Customer Satisfaction and Security Guaranteed

The SSO system made access to disparate services simpler by providing a single sign-on service, as a “one-door” gateway for customers to access various services he had subscribed to. A surged in online traffic and services utilization proved that a structured, convenient and consistent look and feel of Internet service was key to success. End-to-end solution ensured that the bank’s customer information was kept private and billions of dollars in transactions were kept secured, while giving customers the ease and convenience of single-sign-on.