

# Banking on Success

This article first appeared in the October 2008 issue of *Novell Connection* magazine.

*UMB provides single sign-on access to 150,000 users with Novell Identity Manager and consolidated servers by 70 percent with SUSE Linux Enterprise Real Time.*

**M**aking it convenient for customers to conduct their business online is a key competitive advantage for financial services companies. With Novell Identity Manager and Novell Access Manager, UMB Financial Corporation can provide its retail and commercial customers with single sign-on access to view and manage their accounts, while reducing overall user administration time by 25 percent.

## > Overview

One of the largest independent banks in America, UMB Financial Corporation (UMB) is a multibank holding company headquartered in Kansas City, Mo., offering complete banking, asset management, health spending solutions, and related financial services to both individual and business customers nationwide. The company has 3,500 employees and assets of US\$9.3 billion.

## > Challenge

As a diverse financial holding company, UMB wanted to simplify customer access to its many different products and services. The IT staff was managing user identity information across dozens of systems in a complex environment. As a result, customers often had to remember multiple IDs and passwords to access their accounts.

UMB also operates in an extremely regulated industry and needs to ensure the security of confidential customer information. Managing customer information across multiple systems increases the potential for data inaccuracies and poses security risks. Streamlining identity management would help the bank safeguard its data and increase its ability to react quickly to new regulatory requirements.

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**—Kanon Cozad**

**Senior VP and Director of Application Development**  
**UMB**

## > Solution

UMB evaluated several single sign-on solutions, including Sun, Microsoft and IBM, before selecting Novell Identity Manager and Novell Access Manager to run on SUSE Linux Enterprise Real Time.

“We needed a single sign-on solution to work across multiple platforms and systems including Microsoft Windows, UNIX and Linux,” said Kanon Cozad, senior vice president and director of Application Development at UMB. “The Novell solution had out-of-box integration with the vast majority of our applications. Novell also supports open standards which fits our business model.”

Using Novell Identity Manager, UMB synchronized user information across multiple systems, replacing silos of user data with a single repository for user identity information. By integrating its customer-facing applications for online banking and online cash management, the bank can provide thousands of retail and commercial customers with a holistic view of their accounts.

“With centralized user identity management, we can present our company in a seamless fashion,” said Cozad. “Customers no longer need to remember multiple IDs and passwords to access their many different services with us. Having a Novell identity management solution helps us manage an extremely complex user environment behind the scenes.”

UMB uses Novell Access Manager to authenticate retail and commercial customers to two primary portals. Novell Access Manager authenticates users based on the user information stored in Novell eDirectory to provide single sign-on access to all portal applications.

With Novell Identity Manager, the IT staff has also created federated identities across many internal systems including HR, accounting, e-mail and the company Intranet, with SAP as the authoritative source for 3,500 employee identities. The IT team can provision new users with same-day access to applications, based on their role in the organization.

“Novell Consulting has been extremely committed to this project, both in the amount of resources they have provided, as well as their expertise,” said Cozad. “Novell technology is well known in the industry for its identity management technology and really knows how to use it best. The caliber of knowledge and support on this project has been excellent.”

Streamlining user management has not only reduced user management time for the IT team, but has also reduced the time spent on audits. The ability to see exactly who is accessing which systems has improved the bank’s ability to comply with Sarbanes-Oxley and a myriad of other regulatory requirements.

“We can do internal audits much faster and we have a much higher level of confidence in the accuracy of our information,” said Cozad.

The bank runs its Novell identity management solution on SUSE Linux Enterprise Real Time for highly efficient performance, and to ensure quality of service with the smallest possible server footprint. UMB has consolidated its servers by 70 percent.

“SUSE Linux Enterprise Real Time provides a sustainable environment that our administrators spend little time managing,” said Cozad. “This Linux platform increases the reliability, predictability and efficiency in running our complex, mission-critical business.”

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**> Results**

With a Novell identity management solution, UMB has streamlined user identity information for nearly 150,000 users, increasing the level of convenience for retail and commercial customers, as well as employees. Providing single sign-on access for customers and employees has reduced passwords by 75 percent and reduced password-related helpdesk requests by 30 percent.

Centralized user management has greatly improved data accuracy and security, while reducing IT administration time by 25 percent. The bank can complete its audits significantly faster and can react quickly to new regulatory requirements without any business interruption.

“We are always looking for ways to make it more convenient for our customers to do business with us,” said Cozad. “Novell is helping us keep a competitive advantage in attracting and retaining our customers. We have the right identity management foundation to keep up with bigger players in our market and stay ahead of smaller ones.” **N**

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**Article Summary**

**Products and Services:**

- Novell Identity Manager
- Novell Access Manager
- SUSE Linux Enterprise Real Time
- Novell Consulting

**Results:**

- Streamlined user management for 150,000 users
- Provided customers and employees with single sign-on access to applications
- Reduced IT administration time by 25 percent
- Consolidated servers by 70 percent