



Novell® Identity Management Solutions for the Financial Services Industry

As retail banks struggle to comply with an overwhelming number of regulatory standards, they are undergoing a significant transformation in response to increasing consumer demands and industry consolidation. Novell® offers an identity-driven solution—designed specifically for retail banks—that provides the foundation needed to enforce security and better address regulatory compliance, improve productivity, satisfy customer demands and increase revenue.

Achieving Advantages in the Midst of Transformation

As a retail bank, your organization faces a number of challenges that complicate your ability to operate efficiently, including the need to address consumer fraud and the related security measures, as well as ensuring compliance with a growing number of regulations, including the Gramm-Leach-Bliley Act, the Sarbanes-Oxley Act, HIPAA, the Patriot Act, Basel II, and multi-factor authentication as recommended as best practice by the FFIEC.

To complicate matters, your industry is in the midst of a transformation that is changing the face of retail banks, resulting in new products, services, and banking centers.

At the same time, your industry is undergoing unprecedented levels of consolidation, and this leads to challenges integrating IT systems and organizations from multiple companies, which in turn makes it difficult to ensure uninterrupted operations in the front office.

In the midst of this transformation, you need to do the following:

- *Ensure simplified and secure access to heterogeneous IT systems*
- *Improve employee productivity and reduce operational costs*
- *Automate compliance reporting*
- *Free up employees to focus on customer service*

■ Solutions:

Identity, Security and Compliance

■ Products:

Novell Identity Manager
Novell eDirectory
Novell Access Manager
Novell SecureLogin
Novell Sentinel



We did our due diligence and after looking at alternatives knew that Novell SecureLogin was the best solution for us. We brought in a SecureLogin expert and in just 30 minutes he resolved our top five identity management issues.”

John Jahne

Vice President of Network Services
Webster Bank



Your security and IT employees often find themselves scrambling to address compliance requirements.

Novell offers an end-to-end security and compliance management solution that allows you to address the front- and back-office issues that stand between failure and success. Novell security, identity and compliance solutions are made up of a comprehensive, modular set of products and technologies that connect with any application, data store, directory or security system in your IT environment—without modification to those business resources. The solution components are completely cross-platform, running on Microsoft* Windows*, Solaris*, NetWare® and Linux*. Best of all, the solution components position you for the future by giving you the security, identity and compliance foundation that supports other security and identity-based business initiatives, such as secure employee and customer portals, business workflows and software as a service.

Enhancing Security While Simplifying Access

To be successful, your employees need unimpeded and easy access to key business applications, whether they work in, or roam between, your branch offices. Yet today's bank infrastructure often comprises many home-grown applications, as well as a maze of legacy systems and applications inherited through merger and acquisition activity. This leads to a challenging situation for your front-line employees, as each IT system and the associated business processes in this heterogeneous environment are accessed via separate user IDs and passwords.

Novell Identity Manager provides self-service features that enable users to maintain their own passwords and profile information. In addition, it offers a simple application launch pad that serves as a basic role-based

application launcher for the specific retail-banking applications used by your users. With these capabilities you will increase security while simplifying access to critical business applications.

Novell Identity Manager helps you easily and securely manage the access needs of your ever-changing user community. With it, you can manage the full user lifecycle, deliver first-day access to essential resources, synchronize multiple passwords into a single login, modify or revoke access rights instantly and even support compliance with internal policies and government regulations.

Novell SecureLogin reduces helpdesk costs, simplifies users' access to applications and improves security by delivering scalable and reliable single sign-on and fast user switching. The solution integrates seamlessly with Novell Identity Manager to provide the necessary desktop control for simplifying the user's experience.

Ensuring Compliance While Controlling Costs

Your security and IT employees often find themselves scrambling to address compliance requirements. Without automated and repeatable processes, they are forced to manually track down and report on the information required by the various standards affecting your institution.

Novell eDirectory™ is a powerful and proven cross-platform directory service that delivers the precise identity control and strong, scalable foundation you need to build a profitable secure identity-management solution. Novell eDirectory also includes an extensible, advanced authentication service—Novell Modular Authentication Service—that offers you an easy way to centrally manage multiple authentication methods across your network. With Novell Modular Authentication Service you can implement stronger forms of authentication

and authorization to secure your critical corporate resources.

Novell Access Manager is a robust security infrastructure that provides extranet access management, Web SSO, identity federation and SSL VPN services. With Novell Access Manager in place, you gain a true business-to-business platform that enables data sharing between separate business entities such as branches, valued partners and customers.

Novell Sentinel™ is a comprehensive security event and information management platform that allows you to monitor and control the security of all systems within your network. Novell Sentinel provides a broad range of out-of-the-box collectors, robust event correlation, intuitive remediation tools and easy-to-use, real-time dashboard and report generation tools.

Improving Employee Productivity and Reducing Operational Costs

A number of process inefficiencies—such as time-consuming user provisioning, manual data gathering and reporting for compliance and frequent calls to the helpdesk—lead to higher operational costs. For instance, as your employees struggle to remember multiple user IDs and passwords to access the numerous and various applications they need to perform their jobs, they increasingly call the helpdesk. At the same time, these administrative tasks sidetrack your back-office employees from strategic initiatives.

Focusing on Customer Service

The combined set of products that make up this identity, security and compliance solution enables you to securely deliver the right resources to the right people—anytime, anywhere. This robust infrastructure not only ensures productivity but safeguards valuable information assets while freeing your front- and back-office employees to focus on strategic activities that ensure customer satisfaction and higher revenues.

Conclusion

By streamlining approval processes, enabling delegation of authority and providing self-service features, the Novell security, identity, and compliance management solution eases the management burden on your staff—and lowers your costs. It also lets you deliver first-day access to essential resources, synchronize passwords across connected systems, instantly modify or revoke access rights and enforce security and regulatory compliance. By freeing your employees to focus on strategic activities, you can satisfy customer demands and increase revenues.

Leading financial groups worldwide have partnered with Novell to gain competitive advantage and grow in a dynamic market. To learn more about Novell identity, security and compliance solutions and how they can help your retail bank improve customer service, security and compliance, contact a sales representative or visit: www.novell.com/industries/financial/idm

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Contact your local Novell
Solutions Provider, or call
Novell at:

1 888 321 4272 U.S./Canada
1 801 861 4272 Worldwide
1 801 861 8473 Facsimile

Novell, Inc.
404 Wyman Street
Waltham, MA 02451 USA