

Standard Life

Net Services Software

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SUCCESS STORY

Novell® delivers secure customer Internet access for Standard Life eCommerce portal

Novell® has delivered a major consulting project for The Standard Life Assurance Company* to provide secure, single-identity access to Standard Life's Web sites. Customers will be able to obtain up-to-date information on their investments and transactions from Standard Life's Operating Companies, including pensions, mutual funds and life insurance, through a single, high-security logon process. Standard Life is Europe's largest mutual life assurance company with five million customers world-wide and assets under management in excess of £80 billion (US\$ 112 billion). Other international markets in which Standard Life operates are Austria, Canada, Germany, Hong Kong, Ireland, Spain, and India. Standard Life has also applied for a life insurance license in China.

The first production applications now available to Standard Life customers include:

- The ability for mutual fund investors to obtain current values of their funds, to monitor transactions and to buy ISAs online,

- Personal pension information such as fund values at today's date and projections at retirement date, along with contribution details,
- Employers can also register their employees to view information of their personal group pension scheme accounts.

CHALLENGE

"Making Standard Life easier to deal with is one of our key operating principles. We recognized from the outset that security is vital to giving our customers a trusted single process of authentication to interface with all our businesses," said Bill O'Day, Assistant General Manager, Standard Life Information Services.

"The selection of Novell's solution was based on our previous experience with Novell Directory Services® managing users on our internal networks. Since the Customer Internet Access system went live in December 2000, user registrations have reached four figures, but the Novell solution will enable us to handle hundreds of thousands of users without degradation of performance."



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—Bill O'Day,

*Assistant General
Manager, Standard Life
Information Services*

Novell®



NOVELL SOLUTION

The secure user authentication to Standard Life's Customer Internet Access system is built on Novell's NDS eDirectory™ technology to provide a high level of security and accelerated user access, as well as easy management of users and their online identities.

Alan Jasper, manager of Novell Consulting said, "We have had a lot of core technology for many years within the directory, which authenticates users inside the firewall. More and more, we are taking this outside the firewall through our One Net strategy, which is about combining intranets, extranets and the Internet into one universal network."

Standard Life's Customer Internet Access system utilizes IBM's MQSeries Integrator* to process requests between the Web servers and back office systems within each Standard Life Operating Company, ranging from OS390* mainframes and Unix* hosts to data managed by external service providers. Secure user authentication for the system is built on Novell NDS eDirectory technology for the management of user profiles and online identities. NDS eDirectory is integrated with Novell International Cryptographic Infrastructure™ and Novell Secure Authentication Services™ technology to provide a modular framework for next-generation authentication services including support for Secure Sockets Layer v3 (SSL v3).

Novell Consulting worked with Standard Life to design and implement the authentication system including the creation of Java-based connectors between NDS eDirectory and the IBM* system. The Novell Authentication Server is designed to provide the customer a single digital identity with which he or she can obtain personal account information via the Internet.

With a sub-ten-second design target for the logon process, a performance level of less than five seconds is being achieved in 95% of user accesses. Availability of service is approximately 99%.

Steve Brown, Managing Director, Novell UK, added: "Standard Life's Customer Internet Access system demonstrates the power of integrating internal networks with extranets and the Internet to operate as 'One Net.' By using Novell eDirectory, Standard Life can reach out and embrace customers through the Internet securely and efficiently."

THE RESULT

"Although the implementation of our Customer Internet Access service has taken longer to deliver than our original estimates, we have succeeded in creating an important extension of the communications channel for Standard Life customers that is secure and robust," said Bill O'Day. "Customers benefit from being able to view current values of their investments and pensions from 07.00 to 23.00 hours through our portal and the higher levels of self-servicing by customers means that our staff can focus on improving other areas of customer service."

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