



Novell® Retail Banking Identity Solution: Improve Security and Efficiency

Retail banks want their branch employees to achieve maximum productivity. To meet this objective, they need efficient back-office operations and a secure IT systems infrastructure. The Novell® Retail Banking Identity Solution helps streamline and automate security and access control processes, allowing retail banks to improve security, increase efficiency and reduce operations costs.

Facing Security and Back-office Efficiency Challenges

As a retail bank, you are pressured to increase customer acquisition and retention, improve operational efficiency and reduce costs. And you must achieve all of this in a highly regulated business environment characterized by market consolidation and industry transformation. In the midst of satisfying increasing compliance requirements and addressing the IT complexities associated with mergers and acquisitions, you must also support new banking centers, channels and services.

But while you're focused on these complex challenges, the IT and helpdesk personnel in your corporate offices or regional support centers face their own set of security and related operations challenges. On a daily basis, they must address the following:

- *Keeping up with M&A activities*
- *Solving front-office worker issues such as forgotten passwords*

- *Responding to high employee turnover in branches*
- *Ensuring strong security while controlling operations costs*
- *Supporting remote access and roaming employees*

Your back-office issues dramatically impact your front-office capabilities. To ensure success, you need to help your back-office employees streamline and automate security and access control processes.

A Comprehensive and Modular Solution that Fits Your Needs

With the Novell Retail Banking Identity Solution, you can address the back-office issues that typically stall productivity. Made up of an end-to-end modular set of products and technologies, the solution offers you the flexibility to deploy in phases to suit your bank's particular needs. Whether you need to enhance security and efficiency, improve compliance or increase productivity, Novell has the solution.

■ Solutions:

Novell Retail Banking Identity Solution

■ Products:

Novell Identity Manager

Novell SecureLogin

Sentinel from Novell



“Without Novell, there is no way we could keep up with our growing organization and we would have a lot of frustrated executives and end users. Novell gives us a stable infrastructure to support our growth, as well as a way to manage it all efficiently.”

Tom Johnson

Director of IT

Metropolitan Bank Group



Built on proven Novell technologies, the Novell Retail Banking Identity Solution helps improve security and operations efficiency in the back office for smooth and successful bank operations overall.

With the Novell Retail Banking Identity Solution, your IT and security teams can immediately revoke the access rights of temporary or terminated employees to all IT systems and resources.

Improving Security and Efficiency

Built on proven Novell technologies—including Novell Identity Manager, Novell SecureLogin and Sentinel™ from Novell—the Novell Retail Banking Identity Solution helps improve security and operations efficiency in the back office for smooth and successful bank operations overall. The Novell Retail Banking Identity Solution also enables back-office employees to do the following:

Eliminate Manual and Paper-based Processes

Provisioning and access control administration are the biggest challenges facing your back-office employees. And in today's retail banking world—a reality marked by numerous mergers and acquisitions, high turnover of bank branch employees and the continuous expansion of branch footprints—your provisioning and access control pain is greatly magnified. The Novell Retail Banking Identity Solution allows you to eliminate manual and paper-based user and security administrative processes. It automatically provisions access to the systems and resources required to serve your banking customers based on the identity and roles of your bank employees.

Eliminate Security Risks Posed by Temporary or Terminated Users

With the Novell Retail Banking Identity Solution, your IT and security teams can immediately revoke the access rights of temporary or terminated employees to all IT systems and resources. Your back-office employees can also automatically cancel all access to IT systems on an employee's last day to ensure the security of critical information.

Increase Security Controls Through Request/Approval Workflow Capabilities

Most organizations use a "least privileges" approach when provisioning IT systems and resources to new employees. Access to additional systems is then controlled through a workflow-based request/approval process. The Novell Retail Banking Identity Solution provides a robust and comprehensive set of request/approval workflow, notification and auditing capabilities to ensure appropriate controls are in place for increased security and accountability. Across the organization, you can keep an audit trail of who requested access, who approved the access request and who performed the actual task of setting up the appropriate access.

Integrate Logical and Physical Security

In response to recent government directives and industry mandates such as Homeland Security Presidential Directive 12 (HSPD-12) and the Federal Financial Institutions Examination Council (FFIEC), the government and commercial business sectors are increasingly deploying integrated security controls. In partnership with a variety of technology partners, Novell provides a wide range of strong/multifactor authentication capabilities such as tokens, smart cards, proximity cards and biometrics to help you manage access to your physical facilities and logical IT systems.

Enable Self-service Password Reset

The Novell Retail Banking Identity Solution provides Web- and desktop-based self-service capabilities that allow your employees to change or reset their own passwords by answering a set of secret challenge/response questions and PIN combinations. This not only frees your back-office employees from constant requests for assistance, but also eliminates the need for them to e-mail passwords in the open to end users.

Promote Stronger Security While Simplifying Credential Management

The Novell Retail Banking Identity Solution reduces the number of user names and passwords your employees need to remember. While some security officers may perceive this approach as a potential risk, it actually allows you to enforce stronger password policies while simplifying processes for your employees. In addition, Novell provides capabilities that allow you to randomize passwords. This ensures strong security even if any credentials are compromised. To further strengthen your security posture, the Novell Retail Banking Identity Solution helps you implement a combination of strong authentication methods such as tokens, smart cards, proximity cards and biometrics, to name a few.

Enforce Role-based Access Control to Applications

The Novell Retail Banking Identity Solution allows or disallows access to IT systems and resources based on the roles of your branch employees. So whether your tellers, customer service representatives/personal bankers, branch manager or loan officer are logging onto IT systems, the solution provides relevant access to only the appropriate applications.

Enforce Accountability

With the Novell Retail Banking Identity Solution you can monitor user activities in real time and take advantage of comprehensive

reporting features to enforce the accountability of employees who approve access rights. For example, you can establish a centralized audit trail of access control administration activities and access to IT systems such as role-specific applications.

Gain Competitive Advantage

To ensure successful retail bank operations, you must help your back-office employees streamline and automate security and access control processes. Fortunately, the Novell Retail Banking Identity Solution provides the combination of capabilities you need—including self-service and automated provisioning—to increase security, improve efficiency and reduce operational costs. And as a modular offering, the solution affords you the flexibility to address not only your security and efficiency issues, but also your productivity and compliance challenges—all at your own pace.

Leading financial groups worldwide have partnered with Novell to gain competitive advantage and grow in a dynamic market. In fact, nine of the top ten banks in North America rely on the high performance, scalability, flexibility, reliability and stability of Novell solutions.

To learn more about how the Novell Retail Banking Identity Solution can help your retail bank improve security and efficiency, contact a sales representative or visit: www.novell.com/rbis

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

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