

# Retail Banking Identity Solution Focus on Customer Satisfaction

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# Agenda

- Needs and Challenges in Retail Banking
- Retail Banking Identity Solution (RBIS)
- RBIS Demonstration
- Webster Bank
- Questions & Answers

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# Needs and Challenges in Retail Banks

# Challenges Facing Retail Banks



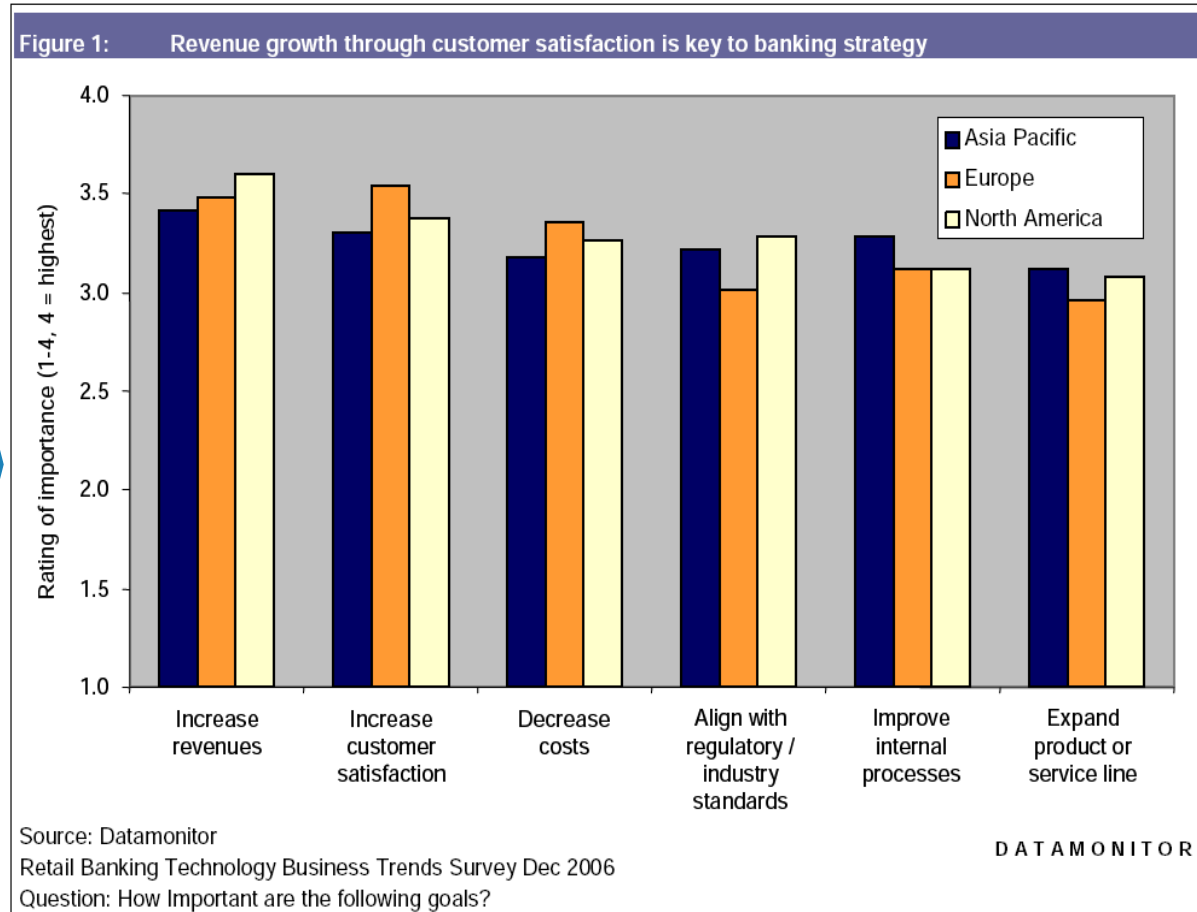
# New Products to Market through Product Bundling and Cross-Sell / Up-Sell **N.**

Focus on  
**Cross-Sell**  
**and Up-Sell** to  
drive growth

- Increasing realization that cross-sell and up-sell rates are influenced by customer satisfaction
- New products to market rapidly through customer-focused product bundling and pricing

# Industry Trends in Retail Banking Focus on Customer Satisfaction

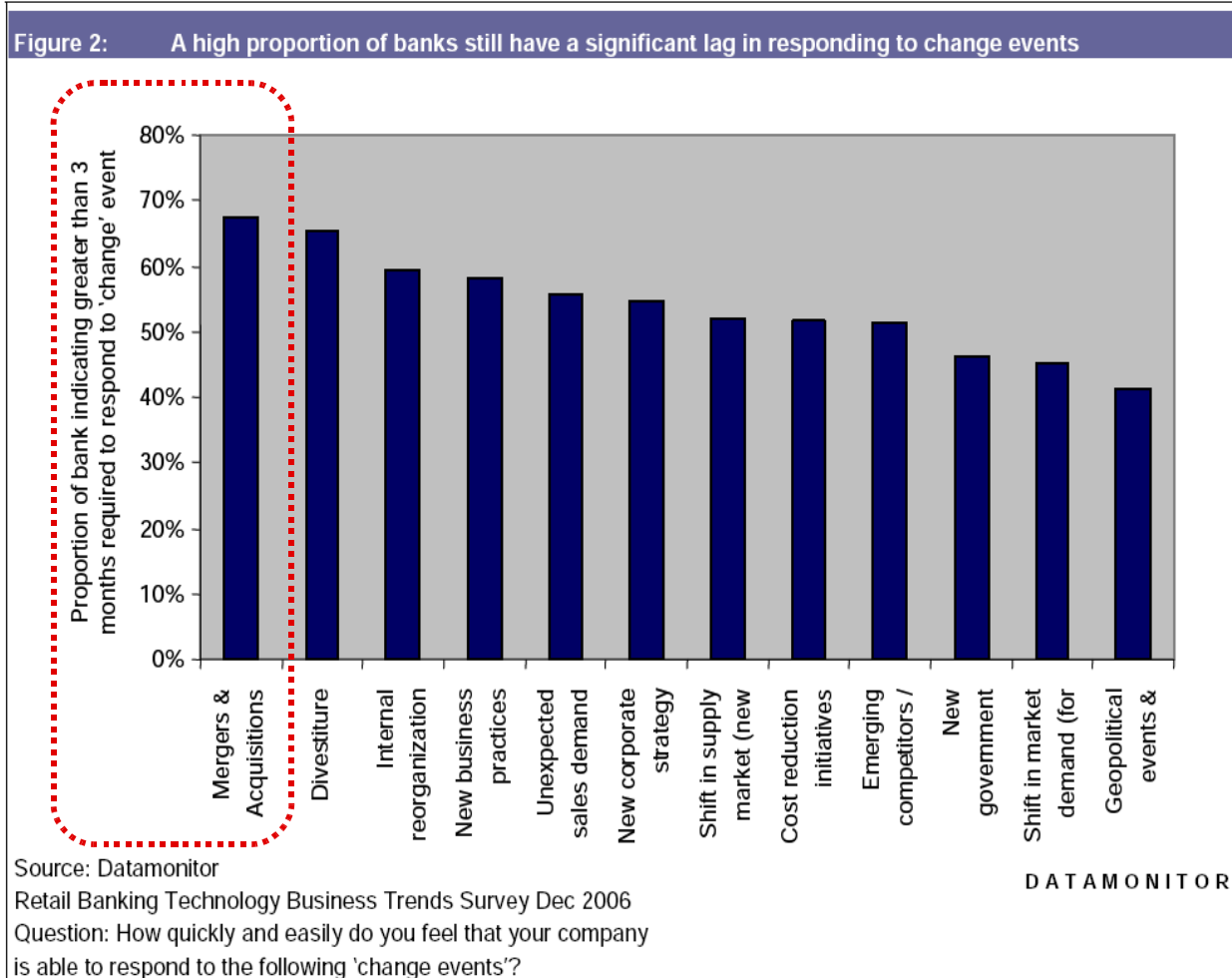
Focus on  
**Customer Satisfaction** to  
drive growth



# Industry Trends in Retail Banking

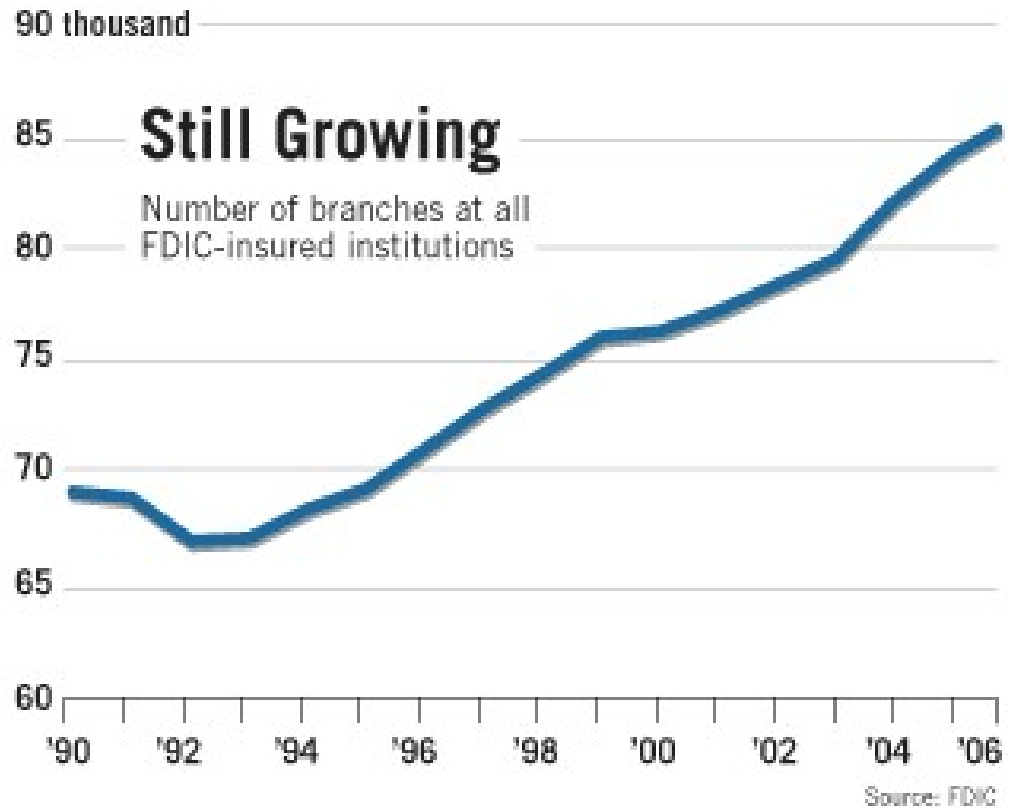
## Operational Efficiency

**Customer Acquisition through Consolidation**



# Industry Trends in Retail Banking Branch Expansion

Banks are growing the bank branches to **enhance customer reach**



# Key challenges affecting Bank Employees from Focusing on Customer Service



- Too many user names and passwords to remember
- Multiple sign-on to access necessary applications to serve a customer
- Password-related calls to help desk personnel
- Manual and paper-based provisioning processes that delay access to necessary systems
- Inconsistent access to systems and information from branch to branch
- Lengthy switching time between users in shared environments

# Retail Banking Identity Solution (RBIS)

# What is Retail Banking Identity Solution (RBIS)?

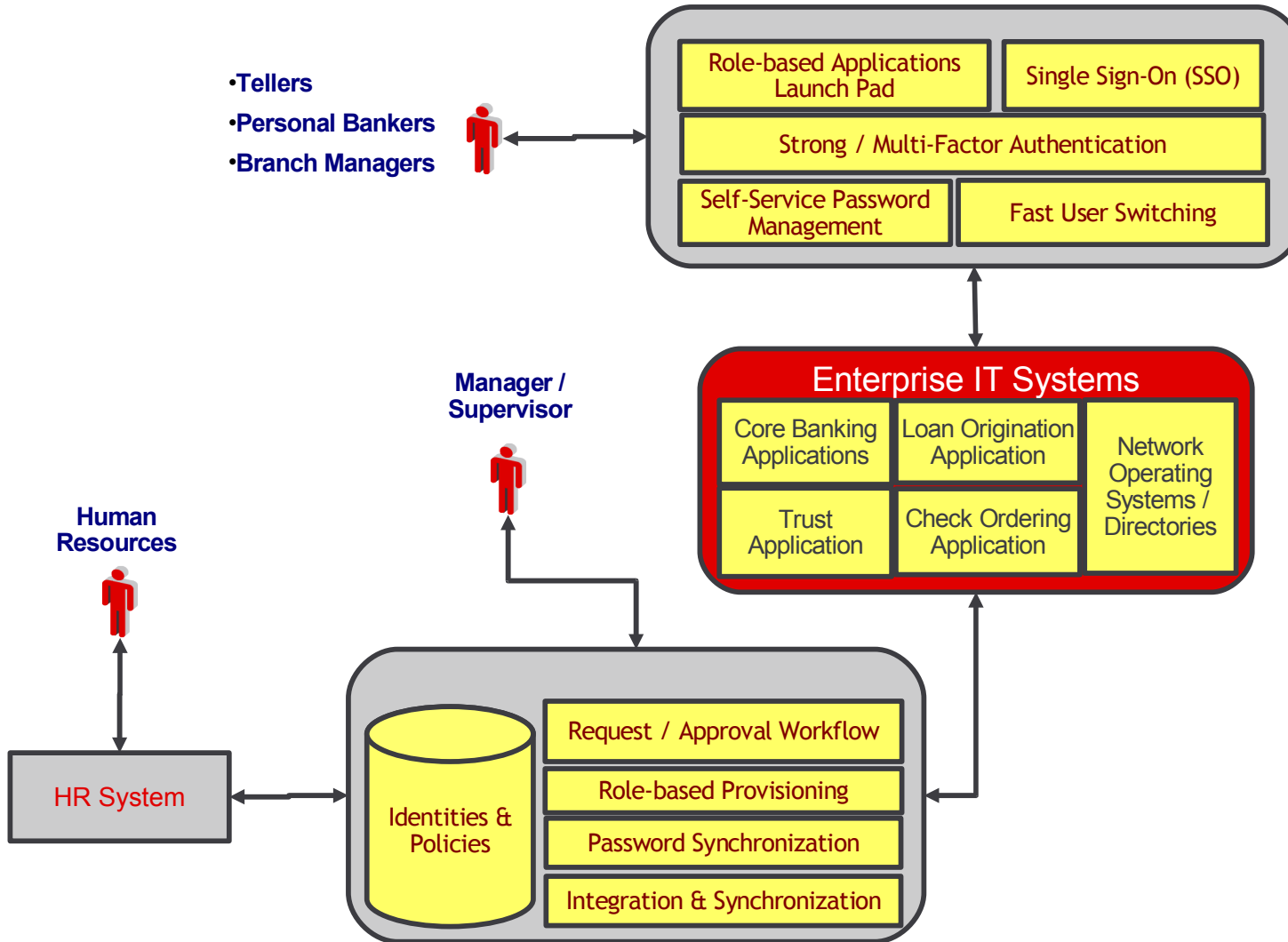
- *An Identity Driven Solution - targeted to address Regulatory Compliance, Security and **Productivity** challenges in the Retail Banking Industry*

# Retail Banking Identity Solution

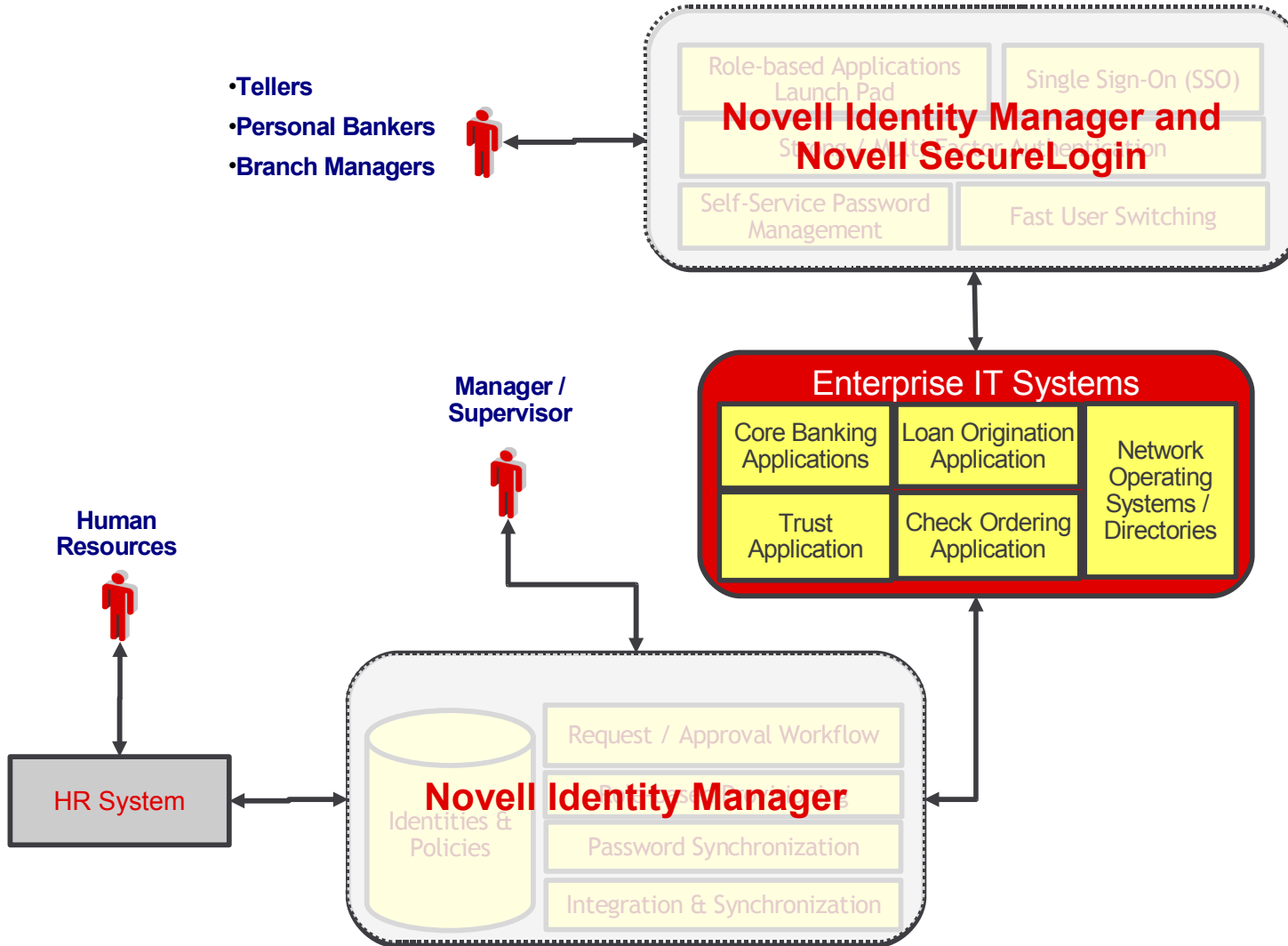
## Productivity Improvement Capabilities

- Capabilities to improve **Productivity for Bank Branch Employees**
  - **Role-Based Access to Banking Applications**
  - **Single / Reduced Sign-On (SSO/RSO) to Banking Applications and Strong / Multi-Factor Authentication Services**
  - **Self-Service Password Management**
  - **Support for Mobile Workforce**
  - **Fast User Switching**
  - **Automatic Provisioning Processes**

# Retail Banking Identity Solution Productivity Module



# Retail Banking Identity Solution Productivity Module



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# Retail Banking Identity Solution (RBIS) Demonstration

Webster Bank



# About Webster Bank



- Connecticut-based Webster Financial Corporation is the holding company for Webster Bank, National Association and Webster Insurance
- With \$17.1 billion in assets, Webster provides business and consumer banking, mortgage, insurance, financial planning, trust and investment services through 177 banking offices, 334 ATMs, telephone banking and the Internet
- Webster Bank owns the asset-based lending firm Webster Business Credit Corporation, the insurance premium finance company Budget Installment Corp., Center Capital Corporation, an equipment finance company headquartered in Farmington, Connecticut and provides health savings account trustee and administrative services through HSA Bank, a division of Webster Bank

# Improving Branch Employee Productivity @ Webster Bank



## Before

- Too many passwords per user - between 8-12 passwords
- Users calling help desk as a result of lost passwords

## After

- Novell Secure Login (SSO). Webster's 3,400 users with single sign-on access to nearly 25 core applications. Reduced number of passwords by nearly 75%
- Self-service capabilities and faster access to applications to service the customer

# Improving Operations Efficiency and Security @ Webster Bank



## Before

- Difficult to integrate new applications into environment following an acquisition information.
- Difficult to enforce password changes

## After

- Faster access to core banking applications after merger and acquisition activity
- Streamlined password management enables a higher standard of security by requiring frequent password changes.

# Improving Operations Efficiency and Security @ Webster Bank



Business Issues	Novell Solution	Business Results
<ul style="list-style-type: none"><li>• Streamline user access &amp; automate desktop management.</li><li>• Rapidly integrate new IT environments and create consistency across a growing enterprise.</li><li>• Integrate multiple IT environments, simplify user access, create consistency across an expanding enterprise, &amp; ensure regulatory compliance</li></ul>	<ul style="list-style-type: none"><li>• Novell SecureLogin</li><li>• Novell ZENworks</li></ul>	<ul style="list-style-type: none"><li>• Provides its 3,300 users with single sign-on access to nearly 25 core applications.</li><li>• Reduced number of passwords by nearly 75%</li><li>• Increased security and ability to comply with federal regulations</li><li>• Established security and identity foundation to support rapid growth through acquisitions</li><li>• Significantly reduced desktop administration and IT travel time</li></ul>

# Questions & Answers

# Take Action...

- Contact Us:
  - Kuppusami Natesan
  - Director of Identity Solutions
  - Novell, Inc.
  - [rbis@novell.com](mailto:rbis@novell.com) or [kuppusami.natesan@novell.com](mailto:kuppusami.natesan@novell.com)
- Learn more about the solution: <http://www.novell.com/rbis>

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