eNetwork Software solution for security and directory integration

*"Our core business depends on securely managing the assets that customers entrust to us. New security solutions allow us to provide convenient and flexible online banking." ***

–*Chairman of the board*

A large U.S. bank with branches along the East Coast provides standard services, such as checking and savings accounts, certificate of deposits (CDs), credit cards, and loan services. With the availability of home computers increasing
e-commerce market opportunities, and as consumers become computer literate, the bank wants to expand its customer base and increase customer satisfaction by providing online services for computer-savvy consumers.

Consumers want to use their computers to pay bills, check account balances, and apply for home mortgages or loans. The increasing demand for added online services presents both an opportunity and a business challenge for this bank. Its primary responsibility is to securely manage the money entrusted to it. However, to keep good customers happy and attract new ones, the bank must meet the demand for online services using service providers.

As an added benefit using online banking services, the bank can provide improved and continuous service at a lower cost per transaction. This lower cost translates into savings for the bank by reducing personnel cost and lowering financial overhead.
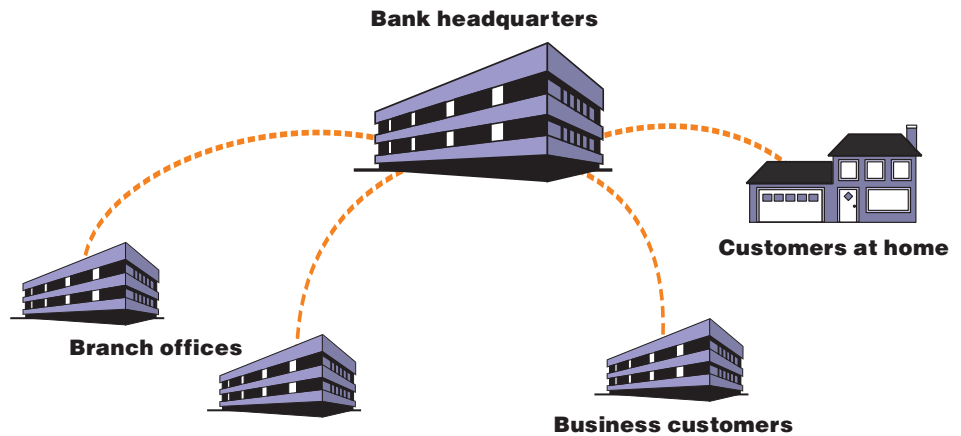
Finance

Bank headquarters

Branch offices

Customers at home

Business customers

"We moved from having no position in the online marketplace to becoming the undisputed leader in customer adoption, adding 200,000 customers in one year."

–Vice president, electronic banking

Business solution

Staking its reputation and profitability on secure online information access, the bank decided to provide the following online services:

• Account management
  – Retrieve account balances and information, such as cleared checks, deposits, and deposit amounts
  – Pay bills
  – Transfer money between accounts

• Loan processing
  – Apply for a loan
  – Make payments from other accounts
  – Check payment status
  – Request a loan payoff amount

Bank personnel must be confident that these new online offerings are secure. But they can't afford to simply provide traditional teller and ATM services. Informed bank customers are demanding not only excellence in traditional bank services, such as good interest rates, but increasingly require excellence in customer convenience and services.

The bank increased its business efficiency in handling its banking business, including ATM transactions, exchanges with other banks, processing of bank drafts, payroll checks, and credit card transactions. For example, a customer uses the ATM card or a debit card to pay for gas and an oil change. These gas station transactions are made using the ATM money machines connected through the traditional dial-up and leased-line access. The bank, using IBM® Consulting Service, implemented a pilot test program to use other options. The bank now offers secure access for customers through the Internet and the World Wide Web and through online services, such as America Online (AOL) or IBM Global Network™ (IGN).

Providing secure transactions over the Internet for the bank and other businesses that provide e-commerce and commerce-enabling services is imperative as the bank moves into these new markets. The bank uses a firewall to separate the bank network from the computers that provide Web-server access; otherwise, the bank's internal network is exposed to attacks from unauthorized users.
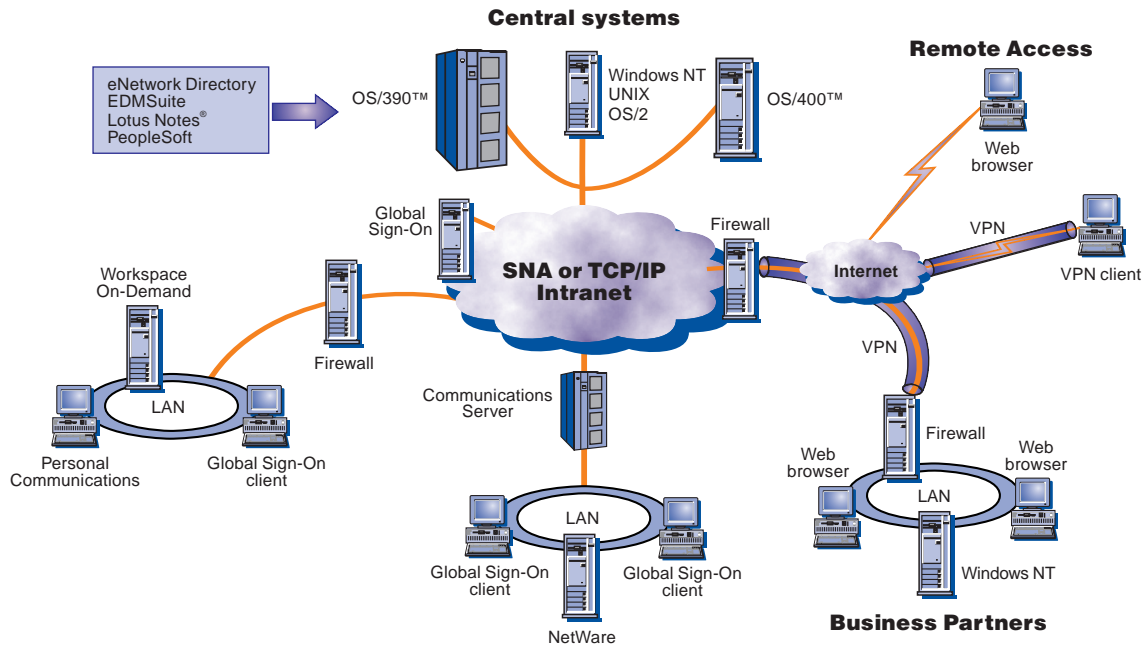
Bank officers have access to many highly confidential data systems. To minimize risks associated with multiple passwords and multiple points of access, the bank adopted a single information access procedure.

The bank is confident that it has a total security solution—the stakes are too high to risk a security leak. And now, many of the bank's services are available 24 hours a day, 7 days a week.

Customer environment

The network of the bank includes:

• Bank headquarters that has a large data center with an OS/390™ environment

• 200 branches that use leased lines to communicate with the bank headquarters

• Traditional applications for administration and financial record processing

Central systems

eNetwork Directory
EDMSuite
Lotus Notes®
PeopleSoft

OS/390™

Windows NT
UNIX
OS/2

OS/400™

Remote Access

Web browser

Global Sign-On

Firewall

VPN

VPN client

SNA or TCP/IP Intranet

Internet

Workspace On-Demand

Firewall

VPN

LAN

Firewall

Web browser

Web browser

Personal Communications

Global Sign-On client

Communications Server

LAN

LAN

Windows NT

Global Sign-On client

Global Sign-On client

Business Partners

NetWare

IT solution

IBM offers a comprehensive security solution that is reliable and supports the security needs of the enterprise:

- Use Virtual Private Network (VPN) technology, which allows users to securely exchange information across the Internet with other companies and reduces the cost of expensive leased lines. IBM offers a complete set of virtual private network services, including data integrity checking and authentication.

- Install IBM eNetwork™ Firewall where the bank links to the Internet. IBM Firewall eliminates the security exposure and prevents unauthorized users from accessing your network. It automatically and immediately notifies the bank personnel of security breaches. IBM Firewall provides functions that let you manage your Internet connection and centrally manage multiple firewalls from a single point.

- Use Security Dynamics ACE Server provided with IBM Firewall to authenticate access to highly confidential bank information. With Security Dynamics, senior bank officers can quickly access information crucial to the success of their business. No matter where they are, by using a SecurID token, the officers can get authenticated and have instant secure access to e-mail and files.

- Install IBM Global Sign-On to ensure that secure data can be accessed from anywhere on the network, with only having to log on once. IBM Global Sign-On is designed for large enterprises with multiple systems and applications within heterogeneous, distributed computing environments. It simplifies the administration and eliminates the need for the bank officers to remember multiple user IDs and passwords. IBM Global Sign-On supports multiple clients, including OS/2®, Windows® 95, and Windows NT® clients. The software is compatible with a wide range of target systems and is the only single sign-on product on the market with integrated support for Tivoli® User Administration.

- Install IBM eNetwork Directory to provide a central repository of resource definitions and access to multiple directories using Lightweight Directory Access Protocol (LDAP).

- Install IBM AntiVirus software to protect data from viruses by detecting, verifying, and removing them.

Major advantages

With the eNetwork Software solution for security and directory integration, the bank can:

- Keep current customers and get new customers by providing the flexibility and convenience of online banking

- Lower transaction costs with the increased customer base

- Expand services without jeopardizing the bank's reputation for securely handling financial transactions

eNetwork Software solution for security and directory integration

IBM eNetwork Software security and directory integration solution provides you with peace of mind that your business is secure, while helping you to leverage the Internet with your existing enterprise information technology investment. Build on what you have. You can connect different kinds of networks on different kinds of platforms—you can have a system that communicates anywhere across the Internet. IBM delivers integrated information security solutions so you can enforce network security policies and your business can exploit the Internet with confidence. Address all aspects of your security challenges through one proven security vendor—IBM.

The eNetwork Software solution for security and directory integration works simply to provide:

- Authorization. Gives access to only fully identified and authorized clients. Access control list and data protection methods, such as encryption, maintain privacy. Information is seen only by the intended recipients.

- Accountability. Determines who per-formed any action and when it happened through the system's accountability features.

- Availability. Prevents or recovers quickly from security breaches to keep net-works, systems, and applications running.

- Investment protection. Allows the infrastructure already in place to work with existing applications. This solution provides secure intranet and Internet access, regardless of platform and network environment. You can grow your business to meet your future needs by providing a scalable directory to maintain a highly reliable network.

- Peace of mind. Keeps its system security promises. It ensures networks, systems, and applications are available when you need them.

IBM Security Services

IBM Security Services help customers assess and improve security in their computing environments. These services address exposures across operations, including networks, systems, applications, policy and management systems, applications, networks, and physical site security. IBM has the unique capability as a security services provider to give customers a choice of individual offerings or a comprehensive security solution.

IBM Security Services help you plan, design, construct, and operate secure information technology environments. IBM's security specialists have years of experience in helping clients understand and address information technology challenges and e-business security issues. IBM experts will help you plan, design, construct, and operate a secure environment for your e-business applications. IBM assesses your current security strengths and vulnerabilities and works with you to develop a custom security architecture for your e-business. IBM helps you develop a custom security program that combines many of the following elements of a total security plan:

- IBM Security Assessments and Planning Services

- IBM Security Architecture and Design Services

- IBM Security Implementation Services

- IBM Security Management Services

For more information

Find out more information about the security and directory integration solution. Visit the eNetwork Software Web site to order an evaluation kit and put our solution to the test, or contact your IBM representative or IBM Business Partner at:

www.software.ibm.com/enetwork/

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For Position Only

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