

# Enhanced **digital identity** security without compromising user experience

For a global finance and insurance corporation





## Customer Profile

A Fortune 100 US-based finance and insurance corporation operating in

**80+ countries,**  
with core businesses of general insurance, life and retirement, and technology enablement.

1

### Business Need

The organization had multiple business units and different systems within the business units to handle various products being offered. This led to disparate identity systems and lack of data standardization, causing a host of issues for the business like over-proliferation of ungoverned data and mismanagement of login objects.

In addition, consumer facing systems were disconnected and similarly had disparate identity profiles, thus making it difficult for the Enterprise to get a consolidated view of the consumer across various line-of-business and had to face decreasing CSAT since consumers had to keep tracks of the multiple login credentials which transacting with the different products offered by the Enterprise.

Plus, with the rapid growth in digital customer engagements and online transactions, meeting security posture and Fraud detection objectives for consumer facing apps was also getting increasingly challenges, with the legacy security architecture that was in-use.

To address these challenges, the company needed to:



Establish one unique ID system for user credentials



Remove unmanaged or locally created Identity/Login objects within business applications



Centralize Identity management across business units



Build a next-gen Authentication system to provide added layers of Security



Provide customer service & system-owners a simplified business-aligned administrative access



Reduce attack surface through data standardization

2

### HCL's Solution Approach

To meet the growing business requirement and address the stated challenges, HCL built & operated a custom Enterprise Identity-as-a-Service (IDaaS) platform, leveraging a combination of best of breed technologies. This provided a combination of Identity Management, Access Management, SSO & MFA capabilities integrated with a unified login experience using the following product suites:

- CA SiteMinder
- Radiant Logic - RadiantOne VDS
- RSA Adaptive Authentication
- Applications integrations using Java E2E
- API integration using existing Apigee platform.
- AWS

The engagement started with a System Design & Blueprint phase, to create the low-level deployment model on how the various systems will be integrated and an identity model to unify the disparate identities maintained within the downstream applications.

The initial IDaaS build program was delivered in three phases:

**Phase 1:** Designed and deployed RadiantLogic Virtual Directory Server for unification of disparate Identity systems into one platform

**Phase 2:** Integrated SiteMinder and RSA for enabling SSO and MFA, RadiantOne Logic

platform for unification of heterogeneous data and AEM for serving as front-end user facing platform for hassle-free user experience

**Phase 3:** Extended the existing functionality to mobile users and applications by exposing Rest APIs. Now, mobile users and applications were able to use APIs to authenticate their users successfully (browser-less authentication)

Post initial build and platform go-live to production, HCL was also responsible to maintain the platform and continue to build additional functionality.

Some of the other key features added to the platform over time were:

- Create a standard Java-based authentication widgets / micro-services catalog for future applications to be seamlessly integrated to leverage the IDaaS platform.
- Self-service admin portals were created to help Customer Services and Business / System owners access various functions of the IDaaS platform for user management tasks.
- PowerBI-based dashboards were created for BU-wise reporting purposes.
- Integration into AWS SNS for providing OTP functionality.
- Expand the mobile-app authentication service to leverage Biometric Authentication capabilities provided by Android & iOS.

### 3 Benefits/Value Delivered

With HCL's transformation solution, the corporation achieved both business and security objectives:



#### Implemented Digital Identity in an Utility model for internal business units, with the Identity-as-a-platform service:

- Designed for end-users ease-of-use, optimized for adoption, and enabled for increased protection of the customer's identity
- Provided an easy to adopt model, using reusable micro-services & widgets which can easily be integrated into new applications developed.
- Help reduce spend on consumer identity management as business units launch new products



#### Onboarded consumer-facing products for participating business units, into the platform providing unified authentication and authorization to about 1.5Mn users at peak-usage.



#### Enhanced user experience as HCL provided:

- single sign-on to applications, for both internal and external users
- Seamless Mobile/Digital experience from a single security platform.
- options for adaptive step-up authentication based on real-time Risk scoring.



#### Gained a unified view for management of all users across the organization due to Tool consolidation and bringing them under one platform.

To know more visit: <https://www.hcltech.com/cyber-security-grc-services> or write to us at [Cybersecurity-GRC@hcl.com](mailto:Cybersecurity-GRC@hcl.com)

**HCL**



[www.hcltech.com](http://www.hcltech.com)

HCL Technologies (HCL) empowers global enterprises with technology for the next decade today. HCL's Mode 1-2-3 strategy, through its deep-domain industry expertise, customer-centricity and entrepreneurial culture of ideapreneurship™ enables businesses to transform into next-gen enterprises.

HCL offers its services and products through three lines of business - IT and Business Services (ITBS), Engineering and R&D Services (ERS), and Products & Platforms (P&P). ITBS enables global enterprises to transform their businesses through offerings in areas of Applications, Infrastructure, Digital Process Operations, and next generation digital transformation solutions. ERS offers engineering services and solutions in all aspects of product development and platform engineering while under P&P. HCL provides modernized software products to global clients for their technology and industry specific requirements. Through its cutting-edge co-innovation labs, global delivery capabilities, and broad global network, HCL delivers holistic services in various industry verticals, categorized under Financial Services, Manufacturing, Technology & Services, Telecom & Media, Retail & CPG, Life Sciences, and Healthcare and Public Services.

As a leading global technology company, HCL takes pride in its diversity, social responsibility, sustainability, and education initiatives. As of 12 months ending on March 31, 2021, HCL has a consolidated revenue of US\$ 10.5 billion and its 176,00 ideapreneurs operate out of 50 countries. For more information, visit [www.hcltech.com](http://www.hcltech.com)