

# SEB Enables Multichannel In-branch Service Delivery with Unique Smart Card-Based Solution



The SEB Group is a North European financial group for corporate customers, institutions and private individuals with ten home markets in the Nordic and Baltic countries, Germany, Poland and the Ukraine. SEB has 680 branch offices and 5 million customers, of whom approximately 2 million use the Internet for their banking transactions. The Group is represented in some 20 countries around the world and has a staff of about 20,000.

SEB, a leading Nordic private and corporate banking group, has deployed a unique smart card-based solution that combines logical access and Single Sign-On for their employees and enables in-branch electronic service delivery to more than five million customers. After in-depth research and evaluation the bank selected the ActivIdentity™ smart employee ID solution to fulfill its vision for secure branch access and strong authentication, automatic application launching and Single Sign-On to branch kiosks used for serving clients. Bank employees can now use one simple smart card credential to login to the bank network and initiate banking tasks on behalf of their valued customers.

## Challenge

SEB had an innovative vision to improve service delivery in their branches by creating a more welcoming environment for customers to seek out financial advice and expertise. The vision required the deployment of shared service kiosks allowing bank staff to interact more closely with clients and quickly perform transactions on their behalf.

Critical to the bank's mission was a security solution that would include strong authentication, high performance when initiating new sessions with clients and automated sign-on to required banking applications. The project also needed to be accomplished within a strict timeframe and budget using standard Windows components to build out the kiosk systems. Expensive proprietary approaches were not an option.

### ActivIdentity's Project Assurance Methodology

Fundamental to achieving the bank's strategic goals is ActivIdentity's proven methodology for project delivery. The expertise and knowledge of ActivIdentity's Professional Services organization is combined with a Project Assurance Methodology that dramatically reduces the risk associated with delivering mission critical systems. Among the key elements of the methodology are a strict gap analysis that is delivered as a document to the client outlining costs, risks and a risk mitigation plan. Once this phase of the project is approved a solutions definition is created that documents the end-to-end solution to be implemented. On completion of the implementation the ActivIdentity Professional Services team undertakes a rigorous solution accreditation to certify the entire system has been deployed to the documented requirements and to best practices. The accreditation process is described in a comprehensive audit document.

In addition, to the requirements above the bank branch officers needed to issue new credentials on site to their branch staff. The project needed to be completed while also migrating the bank off an existing legacy system.

### Solution

After in-depth research and the evaluation of proposals from several international vendors, SEB selected ActivIdentity and its local partner Verisec to achieve all of their project goals. The ActivIdentity solution addressed all the key deliverables for a successful project:

- Strong authentication with smart card login
- Device and credential management system with local issuance capability
- Fast user switching allowing bank employees to efficiently utilize shared kiosks
- Automated Enterprise Single Sign-On
- A mature project assurance methodology resulting in high quality results within the bank's required timeframe

### ActivIdentity Solution In Action

ActivIdentity delivered an end-to-end solution leveraging the bank's Microsoft infrastructure that includes ActivIdentity ActivID™ Card Management System, ActivIdentity ActivClient™, ActivIdentity SecureLogin™ Single Sign-On, as well as ActivIdentity smart cards and smart card readers.

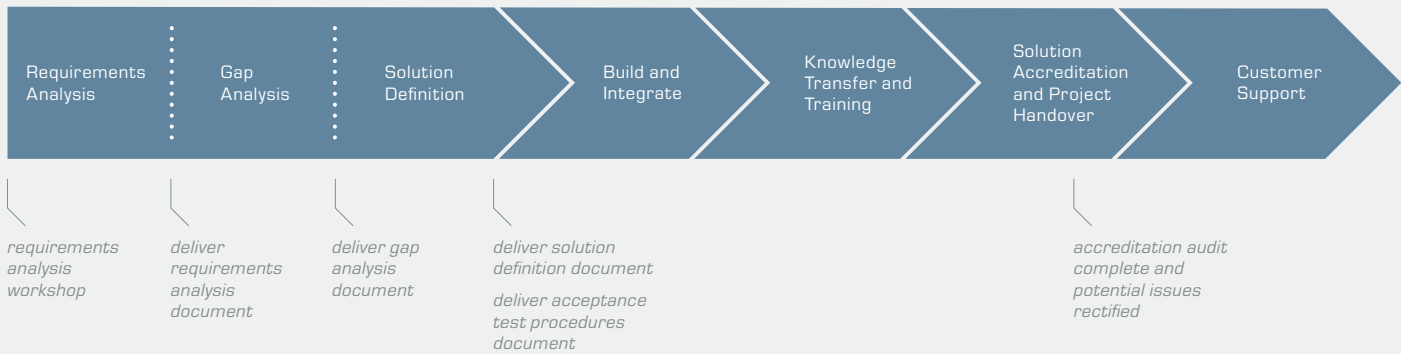
The ActivIdentity ActivID Card Management System (CMS) interfaces with the bank's directory providing management of smart cards and credentials. The system also communicates with the bank's certificate authority to issue signed certificates and keys that are then securely issued to the smart card by ActivIdentity ActivID CMS. The ActivIdentity ActivID CMS makes it easy for bank officers to issue, update and terminate smart cards for all the employees in the branch, as it allows for both remote and local issuance.

### About Verisec

Verisec is a local ActivIdentity partner in the Swedish market and a security services provider to many of Sweden's largest banks. Verisec had already worked with SEB providing the programming and distribution of authentication devices to the bank's retail customers. As a trusted provider SEB turned to Verisec again to recommend a complete smart card solution for the bank's employees, coordinate services surrounding the implementation of the solution and provide key project management components.

Verisec supplied and supported essential elements of the solution including handling the employee card production and logistics of distributing smart cards to employees in the bank's branch offices. In addition, Verisec's software developers integrated the ActivIdentity ActivID™ Card Management System with employee data from the bank and the selected card printer.

For more information, visit [www.verisec.com](http://www.verisec.com).



The ActivIdentity SecureLogin and ActivIdentity ActivClient capabilities make the secure access of kiosks possible by strongly authenticating employees accessing the bank's kiosks. Once signed into the kiosk, ActivIdentity SecureLogin automates additional authentication to a variety of applications required by the banks employees. The performance of this component is key to ensure customers do not experience long waits in order to complete their banking transactions. The ActivIdentity solution achieved fast user switching for the bank making it possible for any bank employee to quickly begin work on any one of the pool of shared kiosks. The ActivIdentity SecureLogin also gives the bank central management of their Single Sign-On policies using a snap-in to the familiar Microsoft Management Console.

### Looking Forward

With 3000 current users, the bank is looking at adding more users and applications to the ActivIdentity SecureLogin as well as enabling existing cards to use the Swedish PKI-based BankID scheme for legally binding digital signature services. In addition, the bank will extend the use of the smart employee ID solution to work with their existing identity management platform providing a complete identity and credential management infrastructure.

### Benefits

The ActivIdentity solution has delivered key business benefits for the SEB Group and allowed the bank to achieve its strategic vision to innovate their branch banking services. Among the key benefits realized by SEB and its customers are:

- Increased customer loyalty and trust
  - Strong security for an innovative branch banking environment that allows the bank's employees and clients to collaborate more effectively
  - High performance access to branch kiosks improving customer service and employee productivity
- Lower total cost of ownership
  - Replacement of expensive legacy system
  - Complete solution based on standard Windows components

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#### About ActivIdentity

ActivIdentity Corporation (NASDAQ: ACTI) is a global leader in strong authentication and credential management, providing solutions to confidently establish a person's identity when interacting digitally. For more than two decades the company's experience has been leveraged by security-minded organizations in large-scale deployments such as the U.S. Department of Defense, Nissan, and Saudi Aramco. The company's customers have issued more than 100 million credentials, securing the holder's digital identity.