

UMB Financial Corporation

Making it convenient for customers to conduct their business online is a key competitive advantage for financial services companies. UMB knew it needed to improve its online presence. With Identity Manager and Access Manager™, UMB can provide 150,000 customers with single sign-on access to their accounts, while reducing overall user administration time by 25%.



Overview

One of the largest independent banks in America, UMB Financial Corporation (UMB) is a multi-bank holding company headquartered in Kansas City, Missouri, offering complete banking, asset management and related financial services to individuals and businesses nationwide. The company has 3,500 employees and assets of about US\$9.3 billion.

Challenge

UMB wanted to simplify customer access to its many different products and services. The IT staff was managing user identity information across dozens of systems in a complex environment. As a result, customers often had to remember multiple IDs and passwords to access their accounts.

“We can do internal audits much faster, and we have a much higher level of confidence in the accuracy of our information.”

KANON COZAD

Senior Vice President and
Director of Application Development
UMB Financial Corporation

UMB operates in an extremely regulated industry and needed to ensure the security of confidential customer information. Managing customer information across multiple systems increased the potential for data inaccuracies and security risks. Streamlining identity management would help the bank safeguard its data and increase its ability to react quickly to new regulatory requirements.

Solution

UMB evaluated single sign-on (SSO) solutions from several vendors, including Sun, Microsoft and IBM, before selecting NetIQ® Identity Manager and NetIQ Access Manager.

“We needed an SSO solution to work across multiple platforms and systems including Microsoft Windows, UNIX and Linux,” said Kanon Cozad, senior vice president and director of application development at UMB. The solution offered integration with most of UMB’s applications.

Using Identity Manager, UMB synchronized user information across multiple systems, replacing silos of user data with a single repository for user identity information. By integrating its customer-facing applications for online banking and online cash management, the bank can now provide thousands of retail and



At a Glance

■ Industry

Financial Services

■ Location

United States

■ Challenge

The bank wanted to simplify customer access to its many different products and services.

■ Products and Services

Identity Manager
Access Manager
Consulting

■ Results

- + Streamlined user identity information for nearly 150,000 users
- + Reduced IT administration time by 25%
- + Reduced the number of passwords by 75% and reduced password-related helpdesk requests by 30%

“We have the right identity management foundation to keep up with bigger players in our market and stay ahead of smaller ones.”

KANON COZAD

Senior Vice President and Director of Application Development
UMB Financial Corporation

Contact us at:
www.microfocus.com

Like what you read? Share it.



commercial customers with a holistic view of their accounts.

“With centralized user identity management, we can present our company in a seamless fashion,” said Cozad. “Customers no longer need to remember multiple IDs and passwords to access their many different services with us.”

UMB uses Access Manager to authenticate retail and commercial customers to two primary portals. Access Manager authenticates users based on the user information stored in NetIQ eDirectory™ to provide SSO access to all portal applications.

With Identity Manager, the IT staff has also created federated identities across many internal systems, including HR, accounting, email and the company intranet, with SAP as the authoritative source for 3,500 employee identities. The IT team can provision new users with same-day access to applications, based on their role in the organization.

Consulting provided valuable resources and expertise. “The caliber of knowledge and support on this project has been excellent,” said Cozad.

Streamlining user management has not only reduced user management time for the IT team, but has also reduced the time spent on

audits. The ability to see exactly who is accessing which systems has improved the bank’s ability to comply with the Sarbanes-Oxley Act and a myriad of other regulatory requirements.

“We can do internal audits much faster and we have a much higher level of confidence in the accuracy of our information,” said Cozad.

Results

With an identity management solution, UMB streamlined user identity information for nearly 150,000 users, increasing the level of convenience for customers and employees. Providing SSO access has reduced the number of passwords by 75% and reduced password-related helpdesk requests by 30%.

Centralized user management has greatly improved data accuracy and security, while reducing IT administration time by 25%. The bank can complete its audits significantly faster and can react quickly to new regulatory requirements without any business interruption.

“We are always looking for ways to make it more convenient for our customers to do business with us,” said Cozad. Micro Focus® helped UMB maintain a competitive advantage in attracting and retaining customers. In Cozad’s words, “We have the right identity management foundation to keep up with bigger players in our market and stay ahead of smaller ones.”