



WELL-STRUCTURED PROFILES
INSTEAD OF IT ACCESS CHAOS

Reference Project

Serbia's largest bank is implementing a security and identity management solution based on SAM Jupiter as a cornerstone of its new IT strategy

WELL-STRUCTURED PROFILES INSTEAD OF IT ACCESS CHAOS

Identity Management (IdM) with SAM Jupiter – for Serbian KOMERCIJALNA BANKA, this translates into central and secure management of IT systems and access rights. Over the course of many years, the financial service provider developed and added a large number of new software applications. These were accessed in a proprietary manner, meaning separately for each system and user. Also, there were no clearly defined user profiles and associated security guidelines. But with the recent introduction of SAM Jupiter, there is now a central point of user administration. As a result, the bank's authorization processes have become platform-wide, more transparent and secure – an important step for KOMERCIJALNA BANKA to meet all compliance requirements.

Ever since spinning off from former Jugobanka in 1992, the IT landscape of the independent KOMERCIJALNA BANKA from Belgrade became increasingly more heterogeneous. While the core banking system was continued to be operated in-house, the front-end applications, such as those for handling national payment transactions and retail banking, were outsourced to an external provider. In addition, Kombank's 95-strong IT team implemented further applications such as the Solaris-based Contact Center and an eBank application for the pSeries platform. The system used for central controlling at Kombank is an IBM z800 mainframe, with the basic systems comprising RACF, Windows Active Directory and DB2.

High Risk Due to Missing Authorization Reporting

This led to an increasingly heterogeneous application landscape at the financial service provider. "The problems encountered in user management became steadily worse. The access rights of each employee were entered separately for each application, which not only resulted in a lot of work for our administrators but also carried a high risk since user authorization was not subject to structured reporting," says Ivan Vasić, Director IT Division. The typical scenario would look like this: Whenever a new employee joined one of the national offices, it often took several days before all

required access rights had been assigned to him or her. The assignment process was done by telephone. But there were no mechanisms in place to check which administrator had assigned what rights to whom and when.

In 2006, the European Bank for Reconstruction & Development became a shareholder of Kombank, and together with this new partner came a whole new IT strategy. "We had already started to focus more strongly on security and compliance a few years earlier, for example by introducing the first authorization policies," explains Vesna Martinović, Head of IT Process Management at Kombank and Project Manager of IdM project. "This included a new user request management scheme for requesting new rights from the administrators of the individual target systems. In each case the superior had to sign off the assignment – so this represented the precursor of how we now handle the process using SAM Jupiter."

IT Assessments of the European Bank for Reconstruction & Development and Internal Requirements Gave Rise to a new IdM Strategy

"With the realignment of our IT strategy also came a whole new approach to identity management," explains Vojislav Stojić, IT Security Manager at Kombank. "The new shareholder, European Bank for Reconstruction & Development, introduced highly constructive demands and innovations to the bank." Following an extensive IT assessment, the IT strategy was completely realigned, from changing the core banking system to restructuring the telecom, disaster recovery and reporting areas through to implementing identity management. The latter item also served to answer the growing internal need for further consolidating user rights and creating uniform profiles.



We have already been working together with Beta Systems in the area of host-based systems for many years. And during the IdM project we were once again very pleased and impressed with the reliability and expertise of the Beta staff.

Ivan Vasić

Director IT Division

THE COMPANY

In terms of number of customers, payment transfer business volume and F/X savings, KOMERCIJALNA BANKA AD is the largest bank of Serbia. The Serbian government holds 42.6% of the shares, the European Bank for Reconstruction & Development 25%, and several smaller shareholders control the remaining 32%.

SECTOR

Financial services

FACTS & FIGURES

Year of founding: 1970, Change of company, name: 1992
Employees: 3,170
Head office: Belgrade
President of the executive board: Ivica Smoli
Balance sheet total (2007): € 2.77 billion
National branch offices: 298

THE CHALLENGE

A highly heterogeneous IT landscape including proprietary user administration solutions had led to an uncontrolled growth of authorizations and concomitant security risks at Kombank. To remedy this situation and improve the productivity of the IT administration, the company needed a solution that supports central management for all applications.

PRODUCTS EMPLOYED

SAM Jupiter Identity Management, Beta 88 zSecurity RACF Administration tool, Beta 92 Process History Manager

BENEFITS OF THE BETA SYSTEMS SOLUTION

The SAM Jupiter solution allowed Kombank to establish a single point of administration and more transparent, secure and thus fully compliant authorization processes.

COMPETITIVE ADVANTAGE

One of the cornerstones of Kombank's new IT strategy is to harmonize its security and identity management. This places the bank among the leading financial service providers in terms of their technical capabilities.



SAM Jupiter Ideally Suited to Quickly Attain Secure IT Landscape

As a first step, several IdM systems were scrutinized in detail, and in early 2007 SAM Jupiter was chosen. The IT experts of Kombank were particularly impressed with SAM Jupiter's reference installation at the Slovakian VUB bank based in Bratislava. The recommendation of Accenture business consultancy, who had found the Beta Systems solution to best match the requirements, also played an important role. This recommendation was founded on the flexible connection capabilities, mixed Windows and mainframe systems as well as the solution's ability to quickly achieve the IT administration security goals. The opinion and experience of the Prague Komerčni Banka, who has been using Beta Systems products for many years, was also considered by Ivan Vasić and his team during the decision-making stage. Kombank ended up purchasing a total of roughly 3,200 SAM Jupiter licenses plus 300 licenses for technical accounts and external users.

The implementation was preceded by a detailed, three-month planning phase. The good cooperation between both companies certainly also had a bearing on selecting this product and manufacturer. "The Beta Systems experts have been supporting our zSeries landscape for many years in a highly reliable manner, and they are also very experienced in the area of RACF," explains Ivan Vasić. During this time, Vasić and his colleagues have grown to appreciate the flexibility and reliability of the Beta 88 zSecurity RACF administration tool in the mainframe sector as well as the Beta 92 process history manager, the log management system for jobs and process logs as audit repository.

SAM Jupiter Supports any Target System Thanks to Great Flexibility

One of the many key advantages of the software: It could be implemented in 2007, the year of the general product decision, even it was not clear at that point which core banking system would be introduced few months later. It was this flexibility which impressed the Kombank IT team the most. All existing applications were connected to SAM Jupiter smoothly, either through standardized target

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Vojislav Stojić

IT Security Manager



system interfaces (TSI) or using the intelligent connecting technology uConnect, SAM Jupiter's adaptation connector. The Standard TSIs offer near-out-of-the-box connectivity to all common basic systems, which, in the case of Kombank, are RACF, Windows Active Directory (AD) and DB2. After five days of installation for each system, all of which was performed within a single month, the three applications were fully integrated into the IdM solution. After that Vesna Martinović and her team could immediately move to the next stage: consolidating the user accounts and connecting the HR system. This work was also fully completed within a single month.

KEY FIGURES

- › Integrated applications: > 30
- › Licenses for active users: 3,500
- › Integration time for each basic system: 5 days

In June 2008, the new Windows-based "Pexim" core banking system was integrated using SAM uConnect, a tool of the SAM connector technology for integration non-standard systems. As regards the "MyBank" intranet application, Kombank Project Team is still in the process of deciding whether to connect it using SAM uConnect as well, or whether to integrate it with SAM Jupiter via Standard Windows AD using the corresponding WindowsTSI. MyBank serves the purpose of providing a link to all applications not included in Pexim, complementing the core banking system by covering about ten percent of Kombank's IT requirements. The same approach can be used to connect Microsoft Exchange to SAM Jupiter via Windows AD, again using the existing Standard TSI.

The Suitable Connector Technology for each Application

Owing to this technology, Beta Systems offers the right connector technology for each type of application, thus minimizing costs and optimizing the installation process. "In the medium term we will be shifting our focus from the mainframe world to a Windows-based system landscape. This better suits our company's size and our IT structure. SAM Jupiter is ideal for this task since its flexible connector technology is able to integrate systems of any type," comments Vesna Martinović. For example, the bank plans to replace the current HR system with standard software in the near future. "Should we choose SAP, we would profit from the flexible Beta software once again because there is also a Standard TSI for SAP, greatly simplifying integration," she adds.

The Beta Systems experts closely collaborate with the respective third party software providers to create the required interfaces and to coordinate the communication between SAM Jupiter and the target systems. In the case of Pexim, the manufacturer provided the required interfaces, and the Beta Systems was able to transfer the relevant administration data with the application, using the SAM Jupiter administration drivers.

User Consolidation Leads to Highly Transparent IT Systems

The userID-consolidation with SAM Jupiter has greatly improved the transparency of IT system administration at Kombank. Previously, every employee had their own profile – many even had multiple ones. SAM Jupiter has helped to streamline rights allocation; now there are about ten typical user profiles for each logical job per business line, plus superordinate group profiles. So the "wild growth" of 3,500 "profiles" has been cut down to less than 300 true roles. When a new employee joins the company or changes to a different department, the IT administration is now able to provide him or her with access to all applications needed to perform the new duties in just a few seconds thanks to the automatic connection between SAM Jupiter and the HR application and to role ascriptions. Before, assignment took place in a time-consuming manual process that involved several administrators.

Connecting our systems to SAM Jupiter works so well since Beta Systems not only offers pre-defined standard interfaces for key applications but also uConnect, a highly flexible tool for integrating any other programs.

Vesna Martinović
Head of IT Process Management,
Project Manager

"SAM Jupiter does away with the previous problem that employees changing their job roles accumulated access rights for many applications in an uncontrolled manner," says Vojislav Stojić. Now the bank has largely eliminated this access security risk. The solution also generates detailed reports providing information on when a specific administrator assigned what rights to whom. This means that the activities of the security administrators are permanently logged in an auditable manner.

This has made Kombank's IT department more efficient and productive, and has helped to save costs. Ever since the complicated, separate user administration for the individual applications was replaced with SAM Jupiter, the whole process has become much simpler, faster and can be handled by less qualified staff. And the IT department fulfills all relevant security and compliance requirements.