

## CASE STUDY | BANKING

# OTP Bank Improved Onboarding and Access Request

IBA deployed midPoint at OTP Bank to comply with regulatory requirements and significantly cut down manual processes

### Overview



**Challenge:** OTP Bank was using manual processes that were not ideal choice that overloaded IT staff and processes lacked efficiency to comply with banking regulations about information security.



**Process:** After defining project goals IBA helped the bank implement midPoint to address the major and minor challenges.



**Outcome:** MidPoint helped the bank achieve compliance with regulatory requirements and eliminate manual processes.



### About OTP Bank Slovakia



**OTP Bank Slovakia** operates on the Slovak market, and through its correspondent banks also on foreign markets, as a universal bank with a full foreign exchange license. OTP Bank Slovakia's central office is based in Bratislava, and it delivers innovative financial services through a network of 60 branches throughout Slovakia. The structure of products and services meets the needs of the major market segments being served by the bank. OTP Bank Slovakia offers its products and services to individual persons and legal entities.

The IT team administrates more than 500 user identities.

OTP Bank Slovakia was acquired by CSOB in 2021.

## The Objective

**The bank was using manual processes to manage user identities. It was a cumbersome process prone to human errors that unnecessarily overloaded the internal IT team carrying most of the workload. The bank decided to implement a centralized identity management & governance system that would introduce automation and increase IT security and compliance by setting up governance processes.**

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## The Challenge

Security and compliance are the top priority in any financial services organization. Therefore, OTP Bank needed to ensure that only authorized users are able to access its business and financial systems along with access to associated data. Since this data is spread across many different resources to be available and accessible to authorized entities, the bank needed to make changes about how access request takes place to make it efficient and more importantly, secure. Furthermore, any new governance processes that would be set up had to be in line with all regulatory requirements the bank was subject to.

At OTP Bank Slovakia, there are various levels of employee turnover throughout the year. Identity management was governed only by manual processes, which made it complicated to process common request like password change or assigning a new role. This was particularly difficult for the on-boarding team who needed efficiently integrate new employees. The manual processes were time-consuming and limited the productivity of new employees. The bank needed to provide new employees with a quick, automated on-boarding process and access to a line of business systems along with business data. The off-boarding process needed to be automated in similar manner in order to be compliant with best practices for organizational IT security. Overall, the bank needed to make the whole identity management system more efficient and provision access rights for more than 500 employees based on predefined policies combined with self-service role request processes. Furthermore, the bank required reports and logs of all changes made within the infrastructure for auditing purposes.

## The Process

OTP Bank Slovakia decided to implement midPoint, the leading open source identity management and governance platform. MidPoint was chosen because it covers both, technological and business requirements of the bank. It helped speed up processes and reduce IT cost by increasing the automation and improving call center efficiency. Moreover, midPoint brought valuable governance features to provide information about who has access to what at any given time, which is vital for information security and regulatory compliance of the bank.

**During the design phase, the bank identified the following project goals:**

- Eliminating the barriers preventing new employees from being productive immediately.
- Reducing administrative cost by having staff using the self-service UI for password resets.
- Increasing user satisfaction by simplifying self-service access requests.
- Automating on-boarding and off-boarding processes for internal and external employees, and account creation based on the job position.
- Defining and formalizing existing user/role management processes.
- Helping with resolution of the security incidents by providing extra visibility of accounts and accesses.
- Mitigating security risk by enforcing consistent approval and audit processes.
- Proactively preventing identity policy violations.
- Ad-hoc reporting understanding "Who has access to what?"
- Improving the reaction time for the security incidents.
- Increaseing compliance efficiency.

## The Outcome

All the project goals were met and OTP Bank was satisfied with midPoint's implementation.

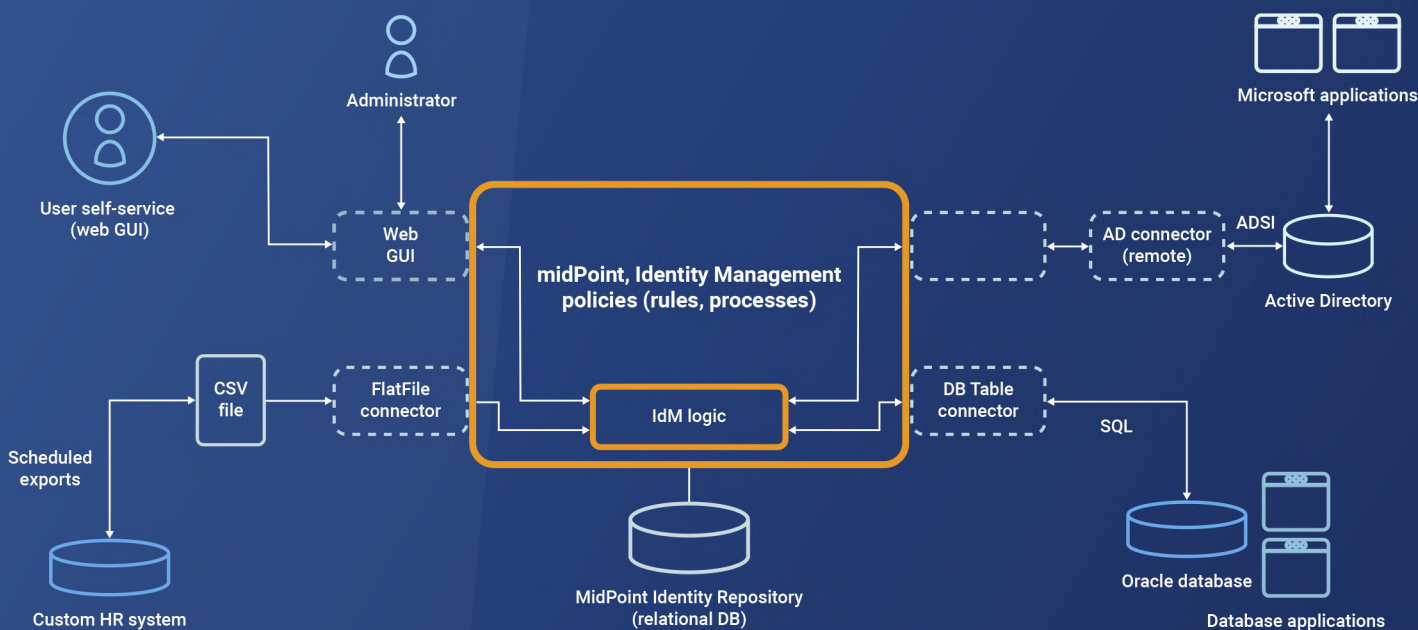
By deploying midPoint, OTP Bank Slovakia can automate the provisioning and management of more than 500 user identities using newly designed and formalized role based access control applied in integrated systems and applications. For internal employees, midPoint provides user self-service UI to manage their own credentials and privileges midPoint role catalog and role request process.

Membership approval policy is deployed for critical roles which is well paired with self-service role request process. On top of that an approval process was implemented, delegating the decisions to designated responsible persons instead of the IT team, which reduced the overload of helpdesk and the IT team.

The access rights for a new employee can now be provisioned by automated tasks within few minutes, which saves costs by eliminates barriers preventing new employees from being productive since day one. Having the systematic automation combined with policies and processes including delegation of responsibility from

technical support to real decision makers leads to exponential productivity improvement, reduced administrative costs and security risks mitigation.

Last but not least, thanks to midPoint's governance features, the bank is ready to provide reports about who has access to what at any given time. The reports are helping to monitor and evaluate bank's access policies and allows proactive mitigation before serious security incidents can even occur. This has led to the desired security improvement and to improved internal processes required by the regulations affecting the banking sector.



## About IBA Group

**IBA CZ and IBA Slovakia** are technology companies specializing in providing comprehensive services in the field of software development ranging from consulting and custom development to services. They are both part of the multinational IBA Group.

Evolveum is a globally recognized EU based organization that was established in 2011. With its dedicated team of professionals, Evolveum is the creator and maintainer of the leading open source identity platform, midPoint. The feature set covering identity governance and administration makes midPoint the ideal choice for organizations seeking digital transformation to enhance security and efficiency.