

Case Study

Resurs Bank - Sweden



Increase in services and security with Nexus eID platform

RESURS BANK ●●●

The reasons for selecting Nexus were the company's over twenty years of experience within the information security business and not least important, its heavy focus on the banking sector.

Small but rapidly expanding Resurs Bank, based in Helsingborg in southern Sweden, has developed a strategy to move towards becoming a full-service Internet bank. The intention is not only to perform all communication with customers over the Internet, but also to increase the number of services. The main challenge is to keep all transactions simple and convenient for customers while also complying with the highest security standards.

More specifically, this means enabling versatile authentication methods – including the widely used BankID and Resurs Bank's proprietary eID – in a convenient manner while maintaining high security. Another important step is to introduce digital signatures for signing contracts online.

The most cost-efficient way to meet these requirements is to externalise authentication and signature functions to a central security platform, one that is also able to create and manage eIDs under Resurs Bank's control. Resurs Bank's final decision favoured Nexus eID Platform – a solution that fits like a glove.

About Resurs Bank

Resurs Bank is the Nordic market leader in retail consumer credit, having issued over one million loyalty cards for companies such as Bauhaus, Hornbach, Ford and BMW. The bank also offers a branded MasterCard, called Supreme Card, as well as high-interest savings accounts for both consumers and businesses. Resurs Bank's reported operating profit for 2008 was about €38 million.

Establishing new online services

Resurs Bank's online services include applications for loans, its MasterCard (Supreme Card) and opening a savings account. Customers can also check their account balance online. With the bank's goal of moving towards becoming a full-service Internet bank, the number of services will increase.

The implications of this strategy were examined and a number of security issues were identified, including the need for:

- Strong authentication methods for critical transactions
- Electronic signatures

Besides requiring strong authentication for accessing critical applications, the solution should accept existing passwords to log on to less sensitive services. Resurs Bank also wanted to benefit from BankID, the Swedish national e-ID infrastructure, as well as be able to provide its customers with an alternative authentication method over which the bank has full control.

Resurs Bank evaluated a number of alternatives available on the market and finally chose Nexus' security platform. The reasons for selecting Nexus were the company's extensive experience (more than twenty years) of the information security business and, not least, its strong focus on the banking sector.



Case Study



NEXUS eID Platform

Nexus Origo Certificate Manager

Nexus Origo is a well proven high performance platform for issuing certificates. It will provide digital identities (certificates) to Resurs Bank's customers without BankIDs. The certificates can be stored either as soft tokens on the user's computer or on a smart card.

Nexus Argus Authentication Server

Nexus Argus is the single point of entry for users to all portal services. It handles several authentication methods from one central point, regardless of whether a password, a BankID or a certificate issued by Resurs Bank was used to log in.

Nexus MultiID Validation Server

Nexus MultiID is called whenever a certificate type of eID needs to be validated, whether it is the complex validation of PKI or the validation of certificate issuers.

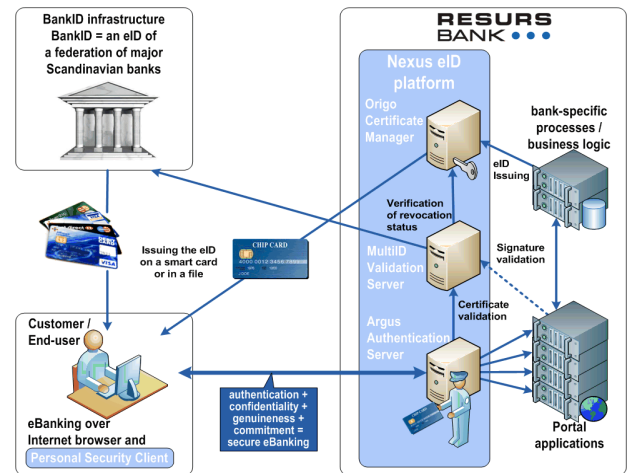
MultiID accepts all BankID-type certificates, several other Scandinavian eIDs and can even handle eIDs on mobile phones.

Nexus Personal Security Client

Nexus Personal is PKI middleware that is needed by applications on the end-user's PC to access smart cards. It will come in a tailored solution to download the digital identities (certificates) and will also provide authentication and transaction signing capabilities.

Deployment Scenario

The Nexus eID platform integrates with Resurs Bank's infrastructure, supports the Scandinavian BankID and takes charge of verification and authentication.



A customer-oriented approach to fulfil

Resurs Bank is customer-oriented and puts convenience first. The practical requirements to minimise hassle for users during login and logout were:

- Existing passwords should retain their validity status
- A Single Sign-On solution should work for all services
- Log out the customer simultaneously from all services visited in a session
- Inactivity time-out

With Nexus eID platform Resurs Bank now operates a system that:

- Handles security functions centrally outside the numerous applications
- Is easy, quick and cheap to integrate with the current infrastructure (web applications and customer databases)
- Adapts to other forms of credentials without changing the applications
- Easily adapts to new business processes

A future-proof solution

Resurs Bank is well aware of the expectations today's customers have on a full service Internet bank. With the flexible and versatile platform for issuing and validating digital certificates that is now up and running, they are ready to meet these expectations.

The bank can not only increase the number of services offered through their website, but also be sure that the security for online banking processes has increased at the same rate. Another major benefit is that Resurs Bank will be able to cut the costs for adding authentication functions to any future web applications – the logic is centrally implemented in the Nexus platform and can be used by any number of new applications.

Initially, the solution is used only for business with customers, but there are plans to extend the authentication services for internal use.

