A leading credit services provider in Asia

Reduces risk and increases profitability with an advanced access management solution

Overview

The need

Executives found that traditional password authentication processes affected productivity and increased the threat of identity theft within their call center.

The solution

Working with IBM Security and BIO-key, the company deployed an integrated single sign-on and biometric authentication solution that reduces login time and helps protect access to data and resources.

The benefit

The new solution helped reduce payroll costs by 12 percent and saved USD110,000 annually in password reset costs.

This leading credit services provider in Asia offers customer support to more than one million credit card holders around the world through more than 40 regional branch and service centers.

Traditional passwords proved cumbersome in dynamic call center environment

To provide credit card holders the assistance they need, call center agents often must access customers' highly sensitive personal information, such as social security numbers, account balances, and contact information.

However, company executives found that using traditional password authentication to provide access to customer records and applications affected staff productivity and increased their organization's risk.

Call center agents had to constantly enter their passwords as they moved from application to application. Average call time is an important success metric for call centers, and the addition of several seconds for each login proved costly.

One of the surprising results from the firm's new access management solution was the enthusiasm displayed by the call center agents. "We learned that the call center agents were actually holding contests to see who could take more calls with the time they were saving by not entering passwords," says Scott Mahnken, Vice President of Marketing, BIO-key.

Solution components

Software
- BIO-key WEB-key 3.5
- IBM® Security Access Manager for Enterprise Single Sign-On

IBM Business Partner
- BIO-key

Additionally, agents had to remember more than one unique application login, each with stringent password requirements. This led to a number of bad and insecure password management behaviors, including password reuse among applications and writing passwords down.

The company also found that call center agents sometimes shared passwords, which made it difficult for internal audit and compliance staff to confirm exactly who had access to what information. Sharing passwords also increased payroll costs as the company uses login data to track the hours that agents work.

Senior staff members who were authorized to access secure areas, such as the main computer and server room, were also given ID cards to enter these secure areas. Despite these measures, company executives found that employees shared ID cards, and junior staff members were gaining unauthorized access to secure areas.

The company needed to change its access management processes to reduce the threat of identity theft, increase efficiency and confirm that only authorized personnel could access secure locations.

Integrated single sign-on and biometric authentication streamlines login processes

Working with IBM and IBM Business Partner BIO-key, this credit services provider replaced its password and ID Card systems with an advanced access management solution that improves agent productivity, reduces the threat of identity theft, and decreases costs.

The solution uses BIO-key and IBM® Security Access Manager Enterprise Single Sign-On software, installed on agent laptops, to give call center agents single sign-on access to all applications and information they need with the swipe of a finger. During calls, if a transaction is required, agents can simply swipe their finger to authorize the transaction instead of typing in a username and a password.

Agents can no longer share passwords, which enables the company to confirm exactly who accessed what information and when, and accurately track billable hours for each employee.

Cumbersome password entry processes that previously took three to five seconds each were replaced with sub-second fingerprint authentication.

Fingerprint sensors were also installed to help protect physical access to secure locations. Authorized personnel only need to swipe their finger and the solution confirms that they are authorized to access the area.

New agents can be onboarded in the system in less than five minutes, and the fingerprint "template" that is created for each employee is encrypted and stored on a BIO-key server.

When considering making changes to the security infrastructure, IT managers typically seek to minimize risk and disruption to workflows. To minimize its risk in moving to a new authentication method, the organization began its work with a Proof of Concept demonstration using the IBM and BIO-key FAST (Fingerprint Authentication Security Test) program. The FAST program, developed by IBM and BIO-key, allows organizations to segment a test participation group in a non-production environment to simulate results. Following the success of the Proof of Concept demonstration, IT staff then launched the solution into the production environment.

Increased agent productivity and reduced payroll costs

With the new solution, staff productivity improved measurably. Cumbersome password entry processes that previously took three to five seconds each were replaced with sub-second fingerprint authentication. As a result, agents could shorten the time needed to respond to customer inquiries and take more calls during their shifts.

Likewise, using biometric authentication enabled the company to confirm that agents were paid for actual hours worked. This reduced payroll expenses by 12 percent.

Finally, password reset requests were eliminated, as agents no longer had to remember complex passwords for each application. As a result, the company reported an annual savings of USD110,000 in password reset costs.

For more information

To learn more about IBM security solutions, please contact your IBM sales representative or IBM Business Partner, or visit the following website: **ibm.com**/security

For more information about BIO-key, visit: www.bio-key.com

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Produced in the United States of America
September 2014

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WGC12368-USEN-00