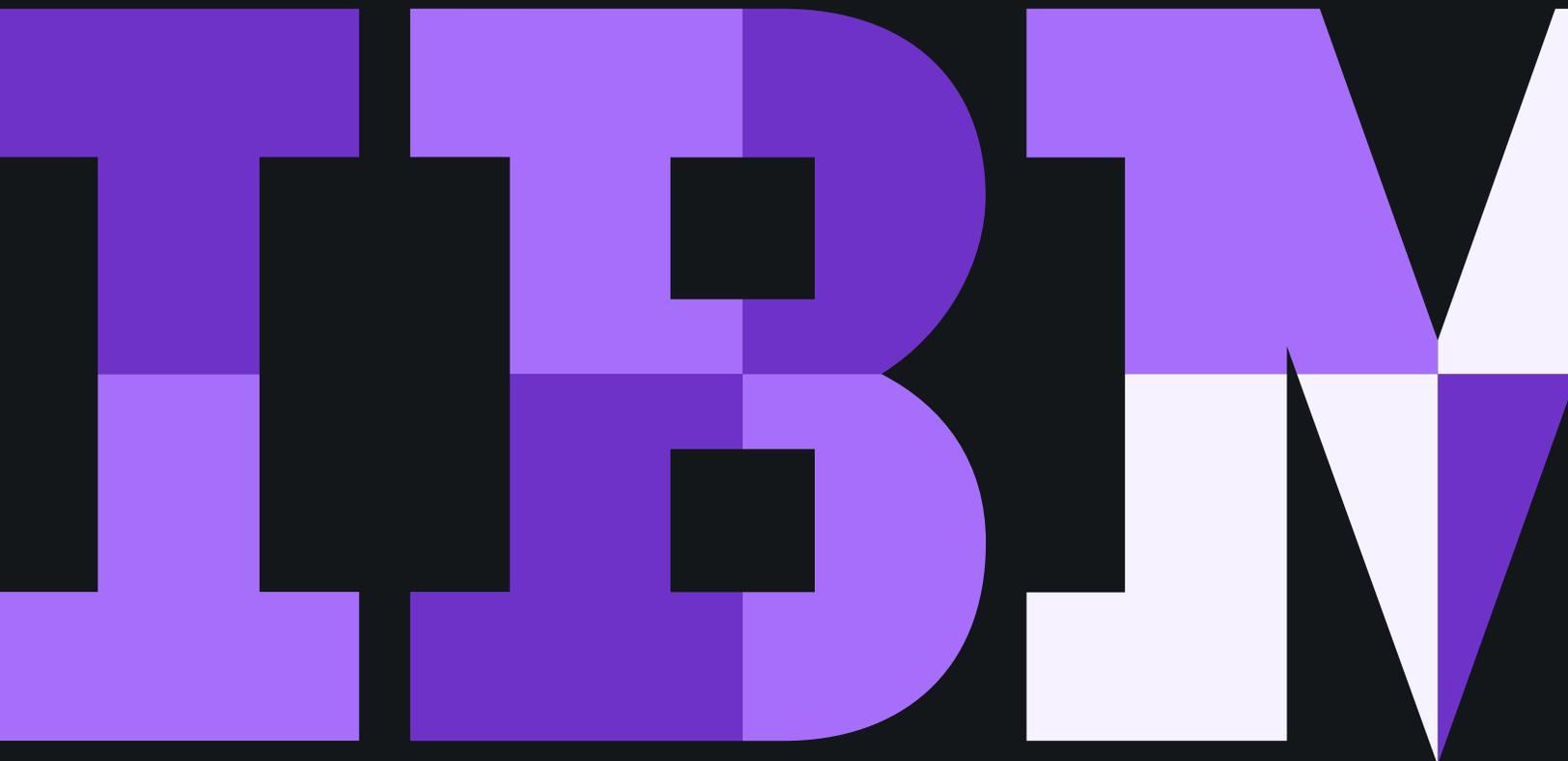
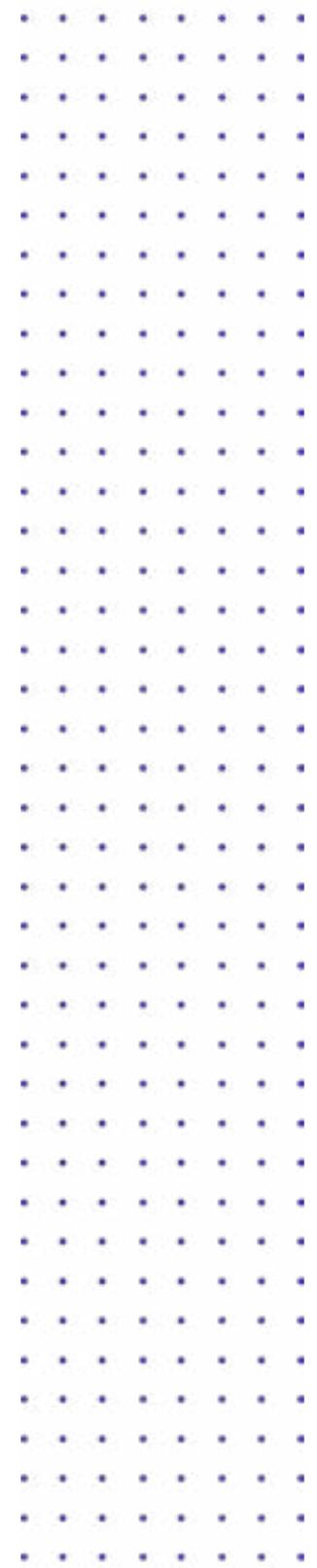


# IBM Consumer Identity and Access Management (CIAM)

Help create better customer experiences and build trust with seamless identity management





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## The best relationships are built on trust

We live in a world where digital connections have replaced face-to-face communications. Yet behind every digital device, every username and every login is a very human need for connection and understanding. As consumers, we expect businesses to protect our privacy and understand our identity, even if the rules of engagement have changed. It's a lot to ask, but in return, we give businesses something of great value: our trust.

The cornerstone of trust in a digital world is built around consumer identity and access management (CIAM). Where enterprise IAM begins with a closed network and a measure of trust, consumer IAM does not; it is open to the world, and so must establish and re-establish trust over a lifetime of customer interactions. That presents a unique challenge to businesses as they strive to deliver seamless omnichannel experiences to their customers, support increasingly mobile engagement and roll out new applications centered on ever-more personalized services. In short, businesses must protect privacy across a growing number of digital touchpoints while never losing sight of who their customers are or where they have been.

## The importance of making a great first impression

Consumers understand that establishing identity requires identification. In many cases, it's the first step in the relationship between a consumer and a brand. **But those relationships can break down quickly when identification turns to frustration because of complex registration or account creation processes.**

This simplicity, of course, cannot come at the cost of security, nor should businesses look at identity management solely as a technology problem. Each industry — indeed, each application — has its own unique registration requirements; the log-in process for an online music subscription service, for example, would look much different than a mobile banking app. Businesses should combine security best practices and best-of-breed technology within the context of the application and their brand's distinctive personality.

A CIAM solution is more than a security check — it sets the tone for the customer relationship. As that relationship continues, a CIAM solution should build confidence with seamless, consistent and silent identity assurance across multiple devices, channels, locations and applications. From the very first encounter, the right CIAM approach will feel like a friendly handshake, not a shakedown for information.

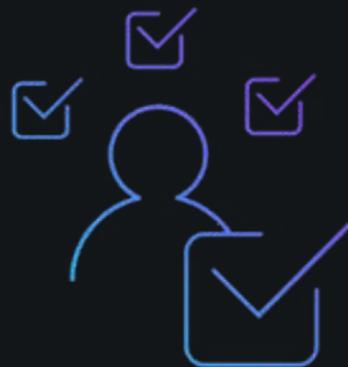
### If you want to build trust, respect consumer privacy and consent

Consumers are demanding stronger online security and privacy protections. Not asking, demanding. But those same consumers are still willing to share their personal data — contact information, social media accounts, location, etc. — in exchange for a more personalized experience, provided they have the assurance of privacy and anonymity when they want it. **For businesses, privacy is the bridge to a better understanding of their customers and the key to great customer experiences.** Standing in the way of that bridge, however, is the fact that many businesses lack the processes to effectively obtain and track consumer consent.

CIAM solutions must balance between personalization and privacy by requiring that their customers’ consent and compliance are consistently enforced across channels and interactions. This starts with the registration/authentication process and extends across the customer lifecycle — with clear opportunities to amend privacy and consent through self-care controls. Transparency is critical to the process. Privacy and consent is not the time for small print, but a call to stand tall in the defense of customers’ rights.



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### Deliver consistently great experiences with frictionless identity

We’ve all done it: dialed into a call center, jumped through several identification “hoops” with an agent or automated system, then were transferred to a different department where we repeated the whole performance all over again. It’s not just inefficient, it’s infuriating. The goal of every customer channel should be to Know Your Customers, not annoy them.

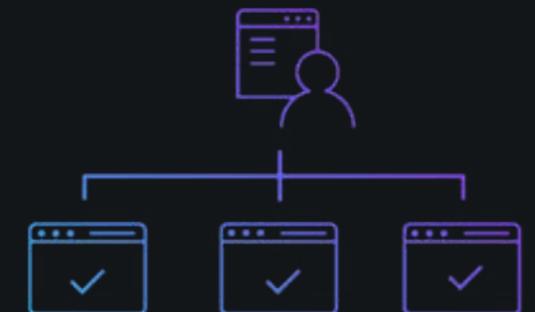
CIAM solutions that support great customer experiences feature single sign-on for “one and done” authentication. They give customers the option to use their social identity to log on rather than create yet another username and password combination. They leverage the cloud for secure, seamless mobile access to multiple applications without requiring users to remember multiple sets of credentials. And they open doors for known users to more easily access more services, rather than march them back to square one each time they enter through a different channel or start a new session.

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### Infuse your applications with built-in identity management

Security should never be an afterthought. Smart businesses are thinking about how their applications and services will support security, privacy and identity not just from day one, but during the development lifecycle. In addition, these businesses are planning for success by choosing CIAM solutions that can quickly scale as they acquire and serve more customers. **Customer onboarding at scale is a critical consideration for any CIAM strategy, as access delays during high-traffic periods can turn off, and even turn away, customers.**

The optimal CIAM solution supports application developers with robust SDKs and easy-to-use APIs that make it simple to embed and integrate IAM and privacy controls into applications and services. In addition, cloud-hosted CIAM platforms provide the scale and speed to handle high-demand registration and authentication for consumers, from any location, on any device.



## Don't throw out good customers with the bad apples

Businesses need strong authentication mechanisms in place to stop cybercriminals, but a zero-trust security approach doesn't make sense when only 0.05% of users are even suspected of being bad apples. Businesses need to strike an artful balance — quietly weeding out the bad actors while welcoming their good customers with a fast, smooth experience. We refer to this approach as **silent security: a process that remains invisible to the user by applying advanced, behind-the-scenes technology to investigate and authenticate users in real time.**

CIAM solutions that support a silent, frictionless experience may rely on adaptive access controls to screen for risky behavior. These controls adapt to changing factors in the user's location, device or even their behavior (e.g., How are they holding the device? Are they striking the keys harder than usual?). Adaptive access controls are part of a new generation of CIAM solutions that can protect users while preserving a great customer experience.

## Consider IAM with an eye to the future

Security technology is evolving even as you read this. **In the not-too-distant future, digital identity may become decentralized, moving from the network core to the network edges as consumers look for ways to control their own identity.** Some banks are now using biometric multi-factor authentication to validate users, and some automotive manufacturers are working to connect cars with their drivers' identities. Technologies like blockchain and Identity-as-a-Service (IDaaS) are at the heart of this new generation of CIAM solutions — technologies IBM already works with.

Businesses need to recognize that they're on a journey, just like their customers. And preserving trust in a changing digital world is an integral part of that journey. Today, it may look like silent authentication; tomorrow, it might be a shared identity verification platform that accepts a universal digital ID.

## For IAM, think IBM

Named a Leader in Product and Innovation in Consumer Authentication by KuppingerCole, it's clear nobody knows IAM like IBM.<sup>1</sup> We can help your business build consumer trust, protect privacy and deliver great customer experiences with CIAM solutions that can help:

- Make a great first impression with pre-built templates for consumer login/registration and SDKs for easy customization.
- Protect privacy by helping businesses obtain and track privacy consent, quickly adapt to new compliance requirements and allow consumers to manage their privacy preferences.
- Deliver great experiences, from single sign-on across multiple applications to seamless omnichannel interactions.
- Greenlight your good customers through adaptive access controls that silently “red flag” suspicious users while rolling out the red carpet to your real customers.
- Prepare for the future with advanced research in areas such as blockchain technologies and cloud-based security models.

The right CIAM solution can set the tone for a lifetime of great customer experiences. **It views identity not as an endless question, but as a boundless answer that reaffirms the unique, secure and personal connection every consumer wants, no matter where they are on their journey with your brand.** Let IBM Security show you how you can bring seamless identity and access management along on that journey, with integrated solutions and professional services for consumer IAM success.

### IBM services and solutions for consumer identity and access management include:

#### IBM Identity and Access Management Services:

A global team of 4,000+ professionals to help you plan, design, deploy and run your IAM program using a unique consultative and collaborative approach that keeps the customer's needs at the center of your transformation.

**IBM Security Verify:** Deliver an integrated customer journey with a suite of capabilities for Single Sign On (SSO), adaptive multifactor authentication and user registration, delivered from the cloud.

CIAM solutions adapt to changing factors in the user's location, device, and behavior (e.g. how they are holding their phone) to screen for risky behavior.





## Sources

1. KuppingerCole Report. Leadership Compass  
by John Tolbert. September 26, 2019

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