

Mastering the Online Channel with Oblix NetPoint:
Achieving Core Business Objectives through
Effective Identity Management

W H I T E P A P E R



Copyright © 2003 Oblix, Inc. All rights reserved.

This white paper is for informational purposes only. Oblix makes no warranties, expressed or implied, in this document. Mention of third-party products within this publication is for informational purposes only and constitutes neither an endorsement nor a recommendation.

The information contained in this document represents the current view of Oblix on the issues discussed as of the date of the publication. Because Oblix must respond to changing market conditions, it should not be interpreted to be a commitment on the part of Oblix, and Oblix cannot guarantee the accuracy of any information presented after the date of publication.

Software and documentation Copyright © 1996-2003 by Oblix, Inc. All rights reserved. Oblix, NetPoint, Oblix NetPoint, and the Oblix logo are registered trademarks of Oblix, Inc. NetPoint COREid System: User Manager, Group Manager, Organization Manager, IdentityXML, Certificate Processing Server (VeriSign®), COREid Server, and WebPass; NetPoint Access System: Access Manager, Access Server, WebGate, and AccessGate; COREid, FEDERATEDid Layer, Oblix IDLink, Associate Portal Services, NetPoint System Console, NetPoint Ready Realm, NetPoint Federation Services, NetPoint Mainframe Security Connector, NetPoint SAML Services, and their logos are trademarks of Oblix, Inc. All other company and product names are trade names, service marks, trademarks or registered trademarks of their respective companies.

Printed in the United States of America.

Printing Date: July 2003

Part Number: obx62a

Oblix, Inc.
18922 Forge Drive
Cupertino, CA 95014, USA
T 408.861.6800 F 408.861.6810

European Headquarters
Atrium Court
The Ring, Bracknell
Berkshire RG12 1BW, UK
T +44(0)1344 393 054

www.oblix.com

Executive Summary	1
Key Objectives in Today's Consumer and Citizen Portals	2
The Role of Identity Management	3
Leading Corporations, Universities, and Governments Turn to Oblix NetPoint	4
Consumer Facing Online Services at Large Wireless Service Provider Increase Customer Satisfaction and Revenue per Subscriber	4
CUNA Mutual Lowers Help Desk Costs While Speeding Issue Resolution	6
State of North Carolina Empowers Citizens	7
Driving Real Business Results	9

Executive Summary

The benefits of establishing online channels as the primary touch points with customers and constituents have come into focus. Companies with consumer populations in the millions are improving service and increasing customer retention levels by providing sales and support services online. Government agencies at the local, state, and federal level are delivering convenient access to information and services for citizens. Universities are providing a whole range of easy-to-use, always available Web-based administrative services to broad and distributed user populations. The fact that these improved service levels come hand in hand with lower cost of ownership, is driving organizations to position external-facing online services as a key component to achieving core strategic objectives.

Organizations planning their extranet deployments can build on the experience of organizations that have put large scale external facing online services into production. One common lesson learned has been the key role effective Identity Management plays in the successful deployment of Web-based applications to external user populations. Identity Management powers extranets by providing high levels of security and privacy assurance while at the same time delivering user-friendly self-service and cost effective administrative solutions. An effective Identity Management solution drives competitive advantage on the extranet by providing:

- Ease of use for end users
- Trusted security
- Accurate, 360 degree view of customer data
- Flexibility to support a variety of online services
- Proven performance at massive scale

This paper will describe the experience of companies and government agencies that have implemented the leading Identity Management solution for extranet deployments, Oblix NetPoint®. In each case, Oblix NetPoint has proven to provide the flexibility and scalability necessary to support secure and cost effective extranet deployments.

Key Objectives in Today's Consumer and Citizen Portals

Convenience, uptime, and security are important aspects of a Web application rollout. When the application is targeted at customers or potential customers, these requirements take on strategic significance. Customer acquisition and retention, improving service levels, and lowering transaction costs are real business results driven through effective extranet deployments. Organizations seeking to achieve these results range from large consumer-facing companies in the Financial Services and Telecommunications sectors who have deployed customer self-service applications online to state and local government agencies who offer improved service to distributed user populations through eGovernment initiatives. Across the board, these organizations share a common set of objectives.

- **Improve Customer Satisfaction**

Whether the "customer" is a retail consumer looking to buy goods and services, a local resident looking to access information from a government agency, or a student trying to access enrollment services — the quality of online service they encounter as an end user is vital. Online services coupled with a high degree of self-service and trusted security and privacy have proven to be very effective at driving customer satisfaction, and encourage customers to return again and again. A positive online consumer experience not only promotes customer loyalty and retention, it spurs the brand and creates real competitive advantage.

- **Lower Cost of Administration for Large Scale Environments**

Targeted user populations for extranet deployments range in size from 50 to 100 thousand users for a small government agency or university to upwards of 20 million users for a large consumer-facing business. Accommodating user populations of this scale requires a set of administrative requirements. Supporting a high volume of users through non-Web means — via telephone or fax — not only drives up costs but also generates service errors and delays which can in turn drive users to consider competitive offers. Organizations driving customers to the online channel lower costs and speed response times by automating service requests and providing self-service administration.

- **Comprehensive Customer View**

Companies and government agencies with numerous service offerings and multiple business units or departments are looking to consolidate end-user data into a comprehensive user profile. An accurate, comprehensive profile of customer information is the key to providing excellent online service. The centralized user profile drives customer-facing benefits such as increased privacy assurance. More importantly, developing a comprehensive set of customer data directly supports business-facing benefits such as more targeted and accurate marketing campaigns, up- and cross-selling, and security assurance.

- **Improve Government Service Delivery**

Government agencies both large and small seek to encourage citizen participation and awareness by providing online services that are easy to access and always available. By driving service and information delivery to the online channel, government agencies can achieve this objective while at the same time lowering costs. Successful eGovernment initiatives that offer access to important government services such as voter registration, motor vehicle administration, and tax information drive awareness and participation and promote effective government.

The Role of Identity Management

While organizations deploying applications and services seek to meet a broad range of objectives, there is a common set of Identity Management services that underpin extranet deployments.

- **Trusted Security**

In every deployment, security and privacy are of the utmost concern. On the extranet these concerns become paramount. Users on the extranet need to know that their information is secure from tampering and organizations need to be assured that only the appropriate users are gaining access to applications. The impact to business goals from a security breach on the extranet can be extreme. Consumers and constituents must have high levels of confidence that their data is secure and private; this is why security is a core component of leading Identity Management solutions. Trusted authentication, single sign-on, and airtight policy enforcement are fundamental Identity Management services that deliver the level of security required on the extranet.

- **Convenience and Cost Savings Through Self-Service**

Users accessing applications and services over the extranet have high expectations for self-service. The online channel is ideally suited to providing users with an easy-to-use interface for managing their own service information and personal data. Self-service not only empowers users by providing convenient access and instant response times, self-service helps distribute the administrative burden of a large scale extranet deployment by moving high cost processes such as password resets from the help desk to end users. An effective Identity Management solution is geared toward providing self-service that improves customer satisfaction and drives down costs. The best Identity Management solutions provide intuitive interfaces that allow customers to easily navigate through an application to manage their own profile.

- **Single View of Customer**

With user counts reaching into the tens of millions, organizations deploying applications and services on the extranet must maintain a definitive profile of information on each user. The user profile drives security policy enforcement and supports up-selling, cross-selling, and high levels of customer retention. An effective Identity Management solution supports the single view of the customer by providing

an array of administrative features that allow organizations to manage detailed information for each and every user in a large user population. Identity Management solutions should have a technology to support flexible delegated administration and robust automation through workflow. Without distributed and automated administrative capabilities it is near impossible to maintain accurate information on large scale user populations.

"Oblix NetPoint gives us the ability to have one profile per person that can be managed from various sources, with a security focus on the person. This foundation of security allows for a better understanding of users."

– Large Wireless Service Provider

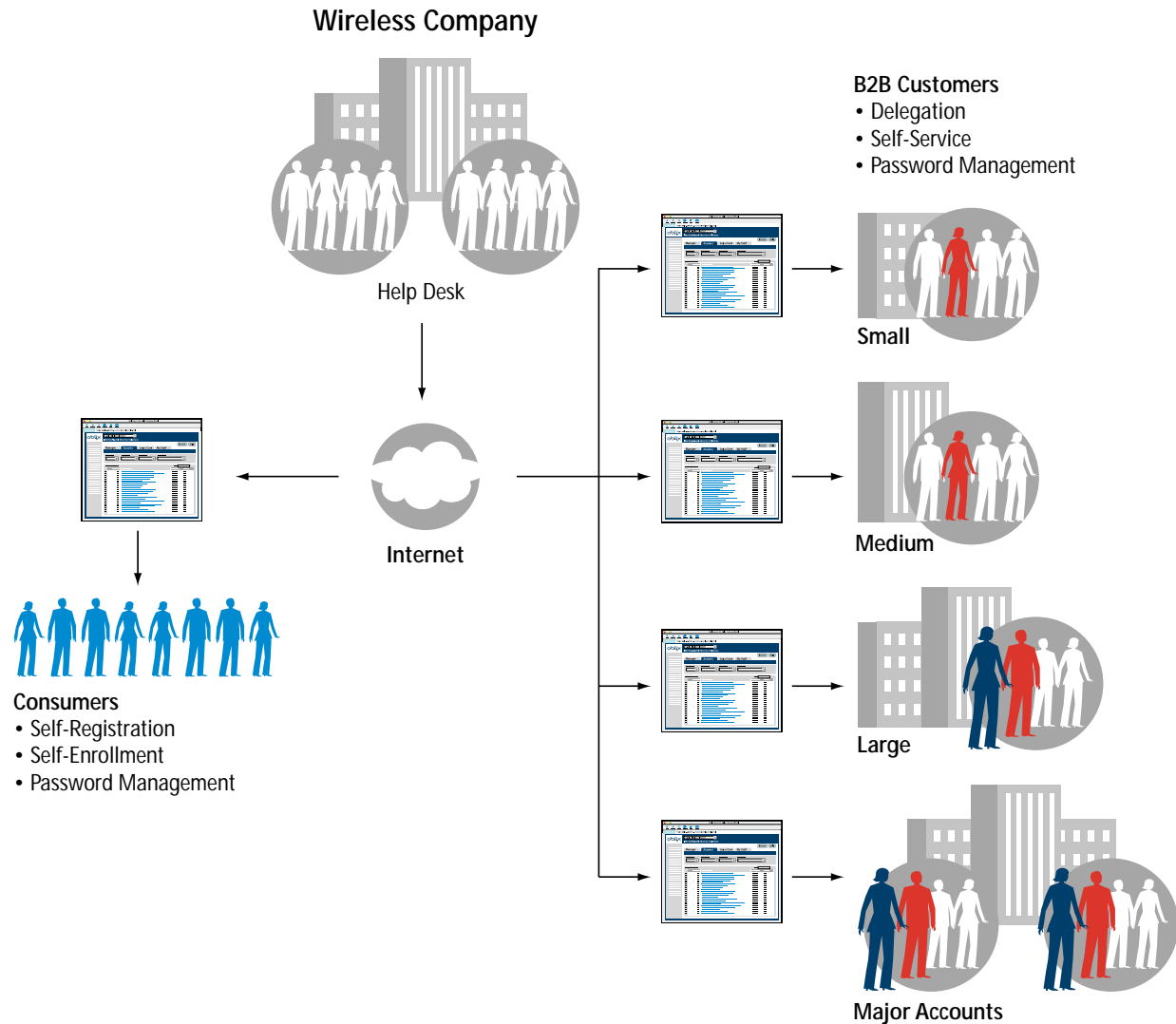
Leading Corporations, Universities, and Governments Turn to Oblix NetPoint

The details in the following case study snapshots are taken directly from live deployments of Oblix NetPoint — the leading Identity Management solution for the extranet. In each case, Oblix NetPoint provides an Identity Management solution that is a crucial element to an organization meeting its strategic objectives with its extranet deployment.

Consumer Facing Online Services at Large Wireless Service Provider Increase Customer Satisfaction and Revenue per Subscriber

For one large wireless service provider, the online channel is the key to driving customer satisfaction levels, promoting brand loyalty, and increasing revenue per subscriber. The provider drives customers and potential customers to its public Web site using many advertising and marketing channels. Once there, its existing customers can self-register to access a broad menu of online services. Customers can pay bills, review invoices, add or remove wireless features. Potential customers can request information or enroll for services online.

The wireless service provider uses Oblix NetPoint to provide trusted authentication and single sign-on for the consumer Web site. In addition, it uses Oblix NetPoint to provide custom branded user interfaces for self-registration, self-service, and password management. The key is that all of these Identity Management functions must operate flawlessly with 99.999% uptime. Oblix NetPoint provides proven features like dynamic groups, identity workflow, and IdentityXML™ Web services to provide the scalability and flexibility that allow the wireless service provider to achieve its extranet objectives and build for the future.



A large wireless service provider utilizes NetPoint to reduce customer churn for millions of users and increase revenue per subscriber

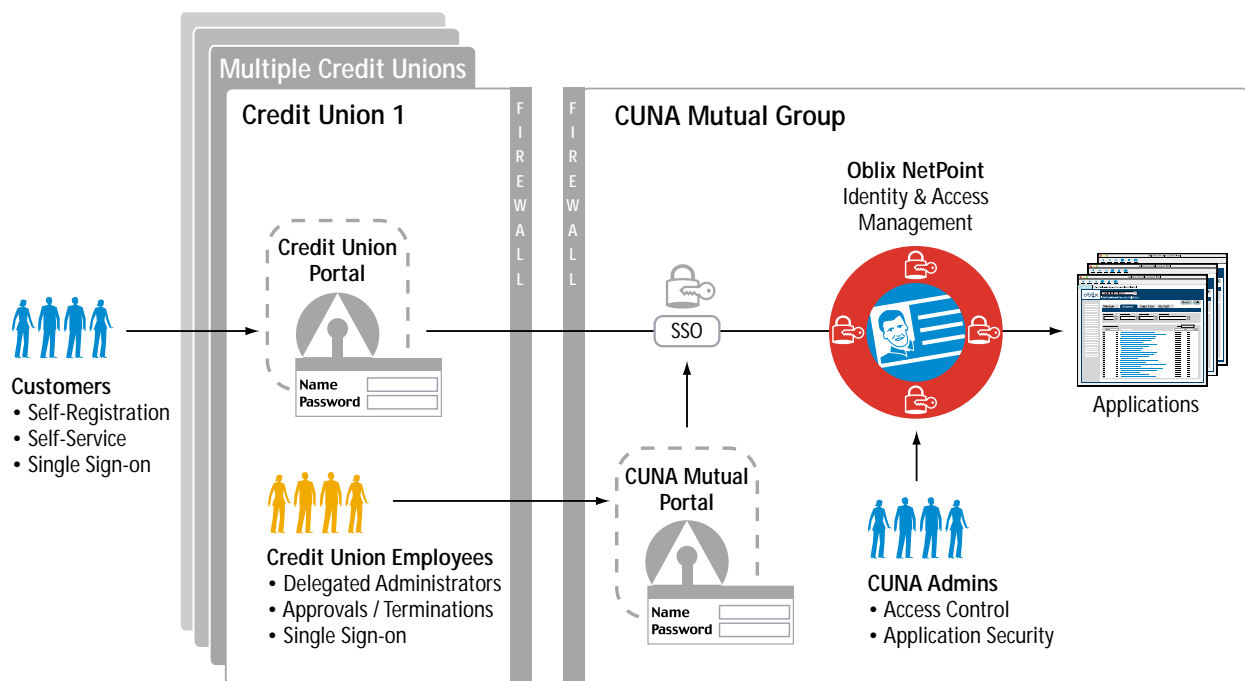
The wireless provider also provides an extensive set of online services to its business-to-business (B2B) customers via the extranet. For this group of users, Oblix NetPoint is used to provide delegated administration so that administrators within the customer organization can manage their own users. The flexibility of Oblix NetPoint allows the wireless provider to address both its consumer users and its B2B users with the same Identity Management infrastructure.

CUNA Mutual Lowers Help Desk Costs While Speeding Issue Resolution

CUNA Mutual is the largest financial services provider for credit unions and their members. CUNA uses its online channel to deliver over 300 loan, insurance, and brokerage products to its 10,000 credit unions and their members. Providing tailored online services to a highly complex and distributed user population requires a flexible and scalable Identity Management solution at the core of the infrastructure. CUNA relies on Oblix NetPoint to provide a solid foundation of self-service and security functionality that lowers help desk costs and drives customer satisfaction. In the CUNA deployment, a user may be a CUNA Mutual employee, credit union employee, or a credit union customer. In such a complex environment, the granular flexibility of Oblix NetPoint is crucial to the success of the online channel. Oblix NetPoint provides state of the art delegated administration capabilities and unique IdentityXML features to help CUNA deploy totally secure, custom branded interfaces to its diverse user population.

Deployment Snapshot: CUNA Mutual

- 30,000 CUNA Mutual and credit union members access systems via NetPoint today
- Initial implementation completed in 2 months
- Custom user interfaces

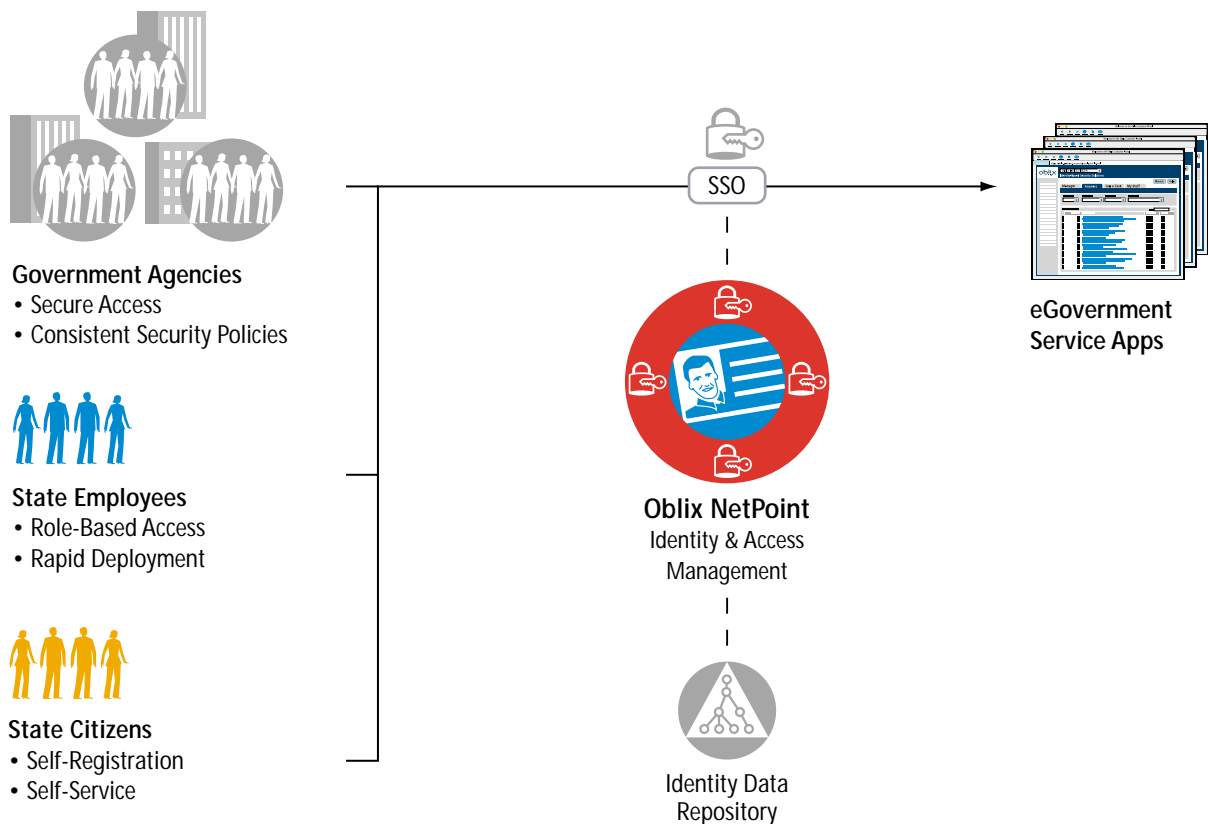


CUNA Mutual uses NetPoint to lower help desk costs while speeding issue resolution

- Microsoft Active Directory™ stores centralized user repository
- Self-service drives significant administrative cost savings — rolled out major new services without adding staff
- 10,000 credit unions and tens of thousands of credit union employees in process of being deployed on Oblix NetPoint

State of North Carolina Empowers Citizens

The State of North Carolina has an ambitious vision for its online channel :
 "Ultimately, we would like to allow citizens to register to vote, pay taxes, pay child support, change addresses all using one identity and password." In order to securely deploy this broad set of government information and services, the State turned to Oblix NetPoint to provide vital Identity Management services. Oblix NetPoint provides the State with a security framework that delivers a consistent and repeatable process for putting information and services online while maintaining high standards of security policy enforcement and privacy assurances.



The State of North Carolina relies on Oblix NetPoint for a consistent and repeatable way of deploying applications, a centralized security system, and consistent real-time enforcement of security policies

The deployment at the State of North Carolina is targeting three different types of user communities: state employees, corporations, and citizens. Each of these groups represents a broad set of requirements for self-service and security. The State is rolling out Oblix NetPoint as a single, integrated solution to meet these requirements across the board. For state employees, Oblix NetPoint will provide new hire enrollment services and role-based access control so that new employees can get access to online resources in a timely manner. For corporations, NetPoint will be used to provide secure access to key eGovernment services including an online tax payment system that is used to pay quarterly taxes. For citizens, Oblix NetPoint will provide self-registration and self-service, as well as access to a wide variety of government services ranging from auto registration and tax services to Health and Human Services benefits with a single set of credentials.

For rapidly expanding eGovernment initiatives such as the deployment at the State of North Carolina, a flexible Identity Management solution for authentication and self-service to numerous types of user communities plays a central role in the ongoing success of the project.

Driving Real Business Results

The promise of mastering the online channel is delighting customers with easy-to-use, reliable, and secure online services that drive real business results. The experience of the most effective deployments points to Identity Management as a key ingredient to delivering flawless online service. Identity Management solutions from Oblix NetPoint are helping businesses and government agencies master the online channel by providing trusted security, convenient self-service, and cost effective administration. In each of the three cases described above, Oblix NetPoint provides a broad set of integrated Identity Management functionality that provides a secure underpinning that drives real business results. Companies currently evaluating deployment strategies for their extranet should look for a proven solution for Identity Management that delivers:

Convenience and Ease of Use

- Intuitive Interfaces
- Consistent Look and Feel
- Custom Branded Interfaces

Trusted Security

- Security
- Privacy

Cost Effective Identity Administration

- Self-Service
- Automation
- Targeted Delegated Administration

Flexibility

- Single Infrastructure
- Management for Diverse User Populations

Oblix NetPoint has become the leading solution for securing and managing large and diverse external user populations by providing proven capabilities for trusted authentication, self-service, and delegated administration.