



## Novell® Retail Banking Identity Solution: Focus on Revenue and Profitability

In the midst of increasing compliance demands and ongoing industry consolidation, retail banks are struggling to drive growth. Success hinges on the effectiveness of bank branch employees and their ability to satisfy customers. The Novell® Retail Banking Identity Solution features role-based access to applications and self-service tools that help improve front-office productivity and customer satisfaction. The result? Enhanced revenue and profitability.

### Facing Front-office Productivity Challenges

As a retail bank, your organization is pressured to increase customer acquisition and retention, improve operational efficiency and reduce IT operations costs. And you must achieve all of this in a highly-regulated and commoditized business environment characterized by market consolidation and industry transformation. In the midst of increasing compliance requirements and the IT complexities associated with mergers and acquisitions, you must also support new banking centers, channels and services to expand customer reach.

But while you're focused on these complex challenges, your tellers, personal bankers, customer service representatives and loan officers face their own sets of challenges. On a daily basis, their productivity is hindered

by a variety of issues, including—but not limited to—the following:

- *Too many user names and passwords to remember*
- *Multiple sign-ons to access necessary customer-focused applications*
- *Password-related calls to helpdesk personnel*
- *Manual and paper-based provisioning processes that delay access to necessary systems*
- *Inconsistent access to systems and information from branch to branch*
- *Lengthy switching time between users in shared environments*

These issues are having a negative impact on customer service, which can impede customer retention and impact your profitability. You need to make it easier for your

### ■ Solutions:

Novell Retail Banking Identity Solution

### ■ Products:

Novell Identity Manager

Novell SecureLogin



“With the number of applications we have, we absolutely needed single sign-on. Many of our users were required to remember 8–12 passwords. Now they can get much of what they need with a single ID and password.”

### John Jahne

Vice President of Network Services  
Webster Bank



## The Novell Retail Banking Identity Solution helps your employees to serve customers better, improving customer retention rates and protecting opportunities to cross-sell and up-sell additional banking products and services.

**The Novell Retail Banking Identity Solution helps improve employee productivity. The result? Your bank can focus on increasing revenue and profitability.**

bank branch employees to deliver top service to customers, improve customer retention rates and protect opportunities to cross-sell and up-sell additional banking products and services. And once you do that, you'll realize growth across your business.

### ***A Comprehensive and Modular Solution that Fits Your Needs***

Novell offers an end-to-end Retail Banking Identity Solution that allows you to address the employee productivity issues that stand between failure and success. Because it is made of a comprehensive, modular set of capabilities, you can deploy the solution in phases to suit your bank's particular needs. Whether your bank needs to increase productivity, enhance security and efficiency, or improve compliance, Novell has a solution.

### **Improving Employee Productivity and Increasing Revenue**

Built on proven Novell technologies such as Novell Identity Manager and Novell SecureLogin—along with additional value-added technologies—the Novell Retail Banking Identity Solution helps improve employee productivity. The result? Your bank can focus on increasing revenue and profitability. This solution provides the following capabilities to boost the productivity of your branch employees.

### ***Access to Role-specific Banking Applications***

A simple application launchpad serves as a basic role-based application launcher for the specific retail-banking applications your employees use. By only showing the applications relevant to each employee, the Novell Retail Banking Identity Solution simplifies access to necessary applications and helps employees be productive immediately.

### ***Single/reduced Sign-on to Banking Applications***

Single/reduced sign-on (SSO/RSO) simplifies the otherwise time-consuming process of signing on to multiple systems and allows your employees to quickly access necessary applications. By simplifying system access, your organization can increase productivity, reduce the volume of calls to the helpdesk and lower IT/helpdesk operations costs.

Security officers are often hesitant to implement a single/reduced sign-on solution because they think it will allow free access to all systems. The Novell Retail Banking Identity Solution supports stronger password policy enforcement and stringent multifactor authentication techniques to alleviate these security concerns and ensure the identity of the user accessing your bank's IT systems. Role-based controls ensure employees have access to only the applications they need to do their jobs.

### ***Self-service Password Management***

The Novell Retail Banking Identity Solution provides a self-service interface so your employees can quickly resolve password-related issues. For instance, if an employee forgets or loses her password, she can reset it by answering a set of secret challenge/response questions in the password self-service interface. Self-service password reset allows your branch employees to quickly and

easily reset forgotten or expired passwords themselves instead of waiting for the helpdesk or a system administrator to do it. This means your bank branch employees can return to work quickly and improve productivity.

### ***Support for Today's Mobile Workforce***

To ensure maximum productivity and meet security and compliance requirements, you need to provide your employees with a secure, personalized work environment. Using role-based access technology, you can easily authenticate roaming and temporary employees and provide access to only the applications, functions and views that are relevant to the employee's role.

### ***Fast User Switching***

The Novell Retail Banking Identity Solution allows users to switch between sessions rapidly without having to log out of all banking applications. That means the next user can sign on to necessary banking applications and access the information and resources they need when they need them—without having to wait for another employee to log out first.

### ***Choosing a Proven, Preferred Solution***

To ensure successful retail bank operations, you must address the issues limiting your

bank branch employees' productivity. Fortunately, the Novell Retail Banking Identity Solution provides the capabilities you need to increase productivity, promote customer satisfaction and drive revenue growth and profitability. With support for everything from single-sign on to ensuring easy and secure application access for mobile employees, the solution helps your employees deliver attentive, high-quality customer service. And as a modular offering, the solution affords you the flexibility to address not only your bank branch employees' productivity issues, but also your security, efficiency and compliance challenges—all at your own pace.

Leading financial groups worldwide have partnered with Novell to gain competitive advantage and grow in a dynamic market. In fact, nine of the top ten banks in North America rely on the security, high performance, scalability, flexibility, reliability and stability of Novell solutions.

To learn more about the Novell Retail Banking Identity Solution and how it can help your retail bank improve productivity, contact a sales representative or visit: [www.novell.com/rbis](http://www.novell.com/rbis)

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[www.novell.com](http://www.novell.com)

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