



St. Galler Kantonalbank – Switzerland's first Airlock solution with secure SwissID access



St. Galler Kantonalbank

With 38 branches in the cantons of St. Gallen and Appenzell Ausserrhoden, and in Zurich, the St. Galler Kantonalbank (SGKB) covers all of eastern Switzerland. Branches in Munich and Frankfurt am Main complete the business network. Over 1,200 employees offer private and business customers comprehensive financial services. The reliability and discretion of a Swiss bank is of top priority in their business activities.

Starting point

The megatrends of regulation, digitisation and globalisation are shaping the financial world and leading to decreasing margins, rising costs and increasing risks across the industry. Thanks to automation and digital networking, many processes can be simplified and made more convenient for customers. Services such as online banking or online commerce are opening up new opportunities and business models. At the same time, the risks of relocating processes and data to the Internet are increasing: IT security plays a particularly key role in the highly sensitive area of financial transactions.

“ **ISPIN successfully integrated the SwissID solution into Airlock within a very short time. With this step, we are lowering the entry barriers to our online services, and providing customers with significant added value.** ”

Sven Bruss,
Business Consultant Digital
Banking, SGKB

Task: Simplification of the registration process

The St. Galler Kantonalbank wants to further simplify the registration process for its web-based services with secure and innovative login methods, in order to lower the entry thresholds for customers. The digital identity SwissID, developed in Switzerland, is to be used for this purpose. This is intended to enable customers to access many of the bank's functions after logging on – initially this will relate to the management of online mortgages. For customers, SwissID is very convenient, and the bank offers them the advantage of establishing a user's identity unequivocally. However, in order to protect universal access from abuse, it needs to be well secured. Sven Bruss, Business Consultant Digital Banking at SGKB, explains: "We wanted to offer our customers the new login with SwissID quickly, in order to increase the user-friendliness. At the same time, IT security is our top priority."

Solution: Airlock Secure Access Hub, with ISPIN as implementation partner

The St. Galler Kantonalbank already used various components of the Airlock Secure Access Hub complete solution by Ergon Informatik, for example the Airlock Web Application Firewall (WAF). Trust in the solution tipped the balance for the decision to expand it further and to incorporate SwissID. ISPIN AG, a strategic business partner of Ergon, is the ideal partner for the implementation of the project and an Airlock specialist.

“ All work has been carried out by ISPIN at a very high level of quality and always on time. Their active support was extremely important to everyone involved, and a key success factor. ”

Sven Bruss, Business Consultant Digital Banking, SGKB

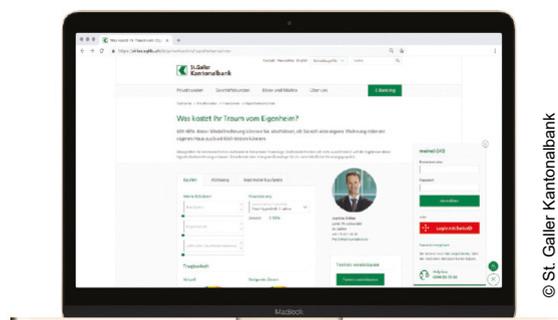
Added value: secure login without additional effort

The bank is completely convinced by the new solution – and fully satisfied by the cooperation with ISPIN. Sven Bruss says: "ISPIN successfully integrated the solution within a very short time, and, therefore, we were able to offer a login with SwissID as early as autumn 2018 – just five months after we started the project." The new login with SwissID was received very positively by the customers. "Every SwissID holder can now use our online mortgage

Seamless integration of SwissID

ISPIN's task was to implement and configure a further component of the Airlock Secure Access Hub, Airlock cIAM (Customer Identity and Access Management), and to reliably incorporate SwissID as a login. This allows access to the financial institution's online mortgages to be extended by another login procedure with highly secure access. Airlock cIAM is used for identity management: the component allows for the access rights for individual identities to be adapted and monitored, and for strong authentication to be demanded if required. This allows the bank's IT specialists to control exactly who is trying to use which identity for what purpose and at what level of security.

ISPIN successfully implemented the solution in a very short time, and thus implemented the very first Airlock solution with SwissID access anywhere in Switzerland. As a result, St. Galler Kantonalbank can now also use cIAM for its online mortgage business. The security solution controls access via SwissID and enables customers to temporarily save their online mortgage and to continue the process later. By way of this solution, ISPIN is establishing a secure authentication platform that can be used for various applications and can be continuously expanded with additional features.



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secured by Airlock without having to create an additional login," explains Sven Bruss. It is this added value that is often decisive for customers, in addition to the high security.

The directors of the St. Galler Kantonalbank are so enthusiastic about the success that they are planning more projects with ISPIN.

Are you facing a similar challenge? We are happy to help.

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