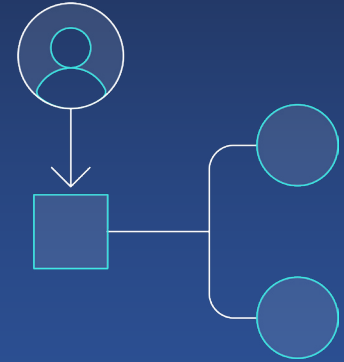


Nationale-Nederlanden Simplifies & Strengthens their CIAM Architecture with Identity Orchestration

Transmit Security transforms NN's digital architecture to optimize customer experience, security and visibility



Higher adoption rates

Accessible & frictionless



Improved security & visibility

Simplified identity environment



Quick time to market

Easy integration & deployment



Engineer approved

Easy to visualize & build user journeys



nationale nederlanden

Company Facts



- Dutch financial services company
- ~15K employees and 18M+ customers globally
- Known for customer engagement, innovative technology, talented people and contribution to society

Business Objectives



- Provide a secure, frictionless CX
- Simplify complex multi-vendor identity architecture
- Ensure compliance with strict regulations
- Enhance identity verification and customer data management

Solution



- [Identity Orchestration](#) from Transmit Security

Why Transmit Security?



- Risk-based authentication and orchestration of CIAM processes
- Scalable and easy to build and visualize flexible customer journeys
- Holistic understanding of identity architecture in a central hub
- PSD2 and AML/KYC compliance

Results



- NN's identity orchestration was recognized by KuppingerCole for outstanding innovation in CIAM
- Improved adoption and engagement with simplified UX
- Strengthened identity security controls
- Reduced risk & improved customer trust
- Product inspires and challenges engineers to learn and innovate

Mission

Core Values: Care. Clear. Commit.

Trusted financial services company, Nationale-Nederlanden (NN), provides carefree financial wellbeing in 11 countries through a variety of services including insurance and banking. Guided by their core values—care, clear and commit—the company aims to deliver empowerment, support, security and transparency to each of their 18 million customers around the globe.

Their commitment to, “Do business with the future in mind,” drives NN to improve and modernize their business while remaining open and accessible to their customers. Therefore, NN took the initiative to digitize their customer experience to accelerate accessibility and engagement.

Providing a frictionless & secure experience

Being entrusted with their customers’ financial matters is a responsibility NN takes very seriously. To ensure that their customers feel safe and confident using an online platform, NN sought identity-related solutions that could provide a frictionless and secure identity experience. Their digital transformation was heavily influenced by their ability to uphold high standards of trust and protect their customers from the security risks of the online world.

Challenges

Identity verification orchestration & management

Identity verification and management is essential for strong security, assurance and experience. In an effort to maintain control of fraud and improve the customer experience, NN needed to efficiently orchestrate their identity proofing processes to gather and handle their customers’ identity attributes, and manage changes to metadata on those attributes.

Complex identity environment was not future-proof

NN’s existing customer identity and access management (CIAM) landscape consisted of multiple identity solutions that had different maintenance and customization processes. It became demanding, time-consuming and costly to manage. Their digital transformation also required their identity architecture to be more agile, flexible and scalable to efficiently meet the evolving needs of their business and customers.

Regulatory compliance

The extension of services into banking required NN to abide by stricter European regulatory restrictions, including PSD2’s Strong Customer Authentication (SCA), Know Your Customer (KYC) and Anti-Money Laundering (AML).

Solution

PwC Advisory helps NN find a vendor that can support their goals

NN Netherlands asked PricewaterhouseCoopers (PwC) Advisory, a business advisory service provider who offers Digital Identity services ranging from consulting to operations, for their advice on a new identity solution and vendor. “Customers are evolving, cyber threats are growing and regulatory laws are becoming more complex,” says Chris van Diemen, Sr. Manager of Digital Identity at PwC and NN project team member.

“As demand increases, financial services organizations like NN need to be able to offer great customer experience, a key differentiator for online services, while protecting their organization’s and customers’ assets with innovative CIAM technology.” PwC's identity professionals helped NN sharpen their requirements and provided specialized CIAM knowledge and experience during NN’s technology selection process.

Product must-haves

NN required a solution that not only complied with PSD2 and KYC/AML regulations, but also provided risk-based authentication and orchestration of CIAM processes including transaction signing, device binding, identity verification, user authorization and access management.

In addition, their digital transformation required their new identity solution to be scalable and flexible in order to keep up with customer demands. The new solution needed to be able to handle the predicted increase in digital accounts and allow engineers to easily configure and build flexible customer journeys.

NN also considered the following factors during their evaluation process:

- Constantly tuned to meet the ever-changing needs of identity
- Seamless migration from an incumbent vendor
- High level of assurance for both NN and their customers
- React Native integration and support
- Cost-effective solution

Solution: Transmit Security Identity Orchestration

To simplify the complexity of their multi-vendor architecture and eliminate the limitations of changing security logic, NN chose [Transmit Security Identity Orchestration](#), noting its ability to house all their applications and channels, and customer identity journeys and policies in a central hub.

By centralizing all their identity decisions and integrations, NN eliminates the need for repeated integrations and coding. Instead, they can simplify the entire process by building the logic that ties their various identity-related services together, using simple graphical interfaces. This approach to identity orchestration completely detaches identity logic and workflows from NN’s applications, allowing them to constantly evolve without dependencies.

[Identity Orchestration](#) also creates better visibility and agility across their organization. NN is able to easily design, build and integrate workflows and customer-facing identity experiences with no-code and drag-and-drop flow connectors. Since these journeys are visualized and easy to understand, there is no need for developer expertise to make and track changes and understand usage.



“Transmit Security’s drag-and-drop journey builder makes creating, changing and linking user journeys feel easy and effortless. An engineering background is not required to successfully build a journey in seconds.”

Bas Kerpel, Product Owner of IAM, NN



Results

KuppingerCole recognizes NN for outstanding innovation in CIAM

Every year, global industry analyst firm, KuppingerCole, celebrates companies who lead the identity management and cybersecurity industry in excellence and innovation with awards of recognition. In 2022, NN received an award for their robust CIAM solution, specifically its identity orchestration capabilities, that is centralized across multiple channels, compliant with strict regulations such as GDPR, KYC, AML, and PSD2, and provides top-notch security and user experience for their customers.

Improved digital adoption & CX

NN highly values their customers and holds them at the heart of their business. Therefore, satisfying their customers’ needs through a robust and agile CIAM architecture is a high priority.



“With Transmit Security, we are now able to efficiently visualize and orchestrate the entire end-to-end customer identity journey, providing a frictionless multi-device, omnichannel identity experience. As a result, our customer experience and adoption rates have greatly improved.”

Sonja Miljoen, Head of IT Customer & Commerce, NN

Increased visibility and security, reduced friction and costs

Identity orchestration optimizes the customer onboarding and payment processes by allowing NN to gather fraud signals, decisions and mitigation controls from various identity verification technologies. With enriched user profiles containing high quality verification information and clearer insight into their user journeys, NN is able to quickly identify fraud attacks, reducing data management costs and improving security for customers. They also reduced friction by choosing a solution that centralizes this data across applications and therefore only requires customers to pass a single verification in order to access their accounts.

Engineer approved

NN strives for innovative technologies that challenge and inspire their engineers. The engineers were instantly pleased that the solution was easy to use, flexible and seamlessly orchestrated their various identity solutions to a degree that significantly reduced manual work.



“A core value that Transmit Security Identity Orchestration provides is that, although it is easy to use upfront, the product is extremely intelligent and innovative on the backend which opens opportunities for engineers to constantly explore their curiosity, encounter different challenges and expand their knowledge of identity.”

Bas Kerpel, Product Owner of IAM, NN

By partnering with Transmit Security, NN continues their industry leadership in best-in-class technologies, innovative and customer engagement. Since orchestration decouples NN's identity logic and workflows from their applications, it is easier and quicker for them to evolve with the identity market and the changing security and fraud prevention requirements.

To learn more about how Transmit Security can help your business increase adoption rates and safeguard patient privacy by improving security and user experience, book a demo with us or visit transmitsecurity.com.