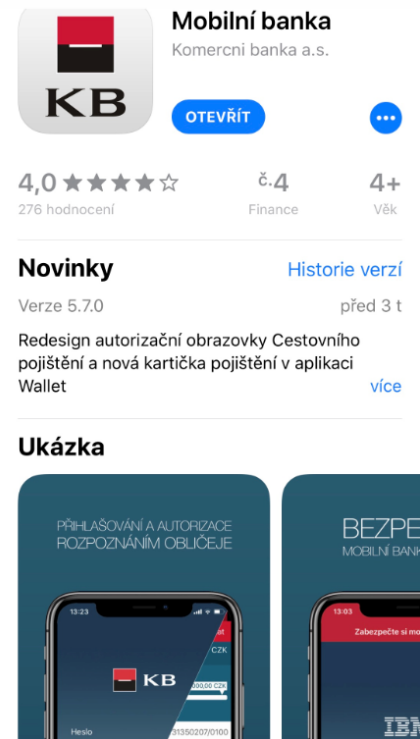


CAAS SOLUTION IN KB

Michal Cerina, IT Architecture

INTRO

- ❑ **KB way to digitize** channels and product offering (pre-sales, sales, servicing processes)
 - **KB Internet banking** (DCS) was implemented and launched in 2001
 - **Different channels (MojeBanka, MojeBanka for Business, ProfiBanka, ...)** have been launched
 - **Mobilni banka** was launched in 2011 as **native mobile application for Android and iOS**
- ❑ **Whats happened during years**
 - **Increasing of client expectation** on better, easier, more intuitive UI / UX and new features
 - **KB made redesign channels** – facelift of MojeBanka, MobilniBanka
 - KB is now **fully customer oriented**
 - **Authentication and authorization methods** were implemented directly in DCS
- ❑ **New requirements to authentication and authorization**
 - **Provide solution independent on DCS** (MojeBanka, ...), be able use CAAS for other solutions
 - Provide more **user friendly services** for clients with **optional security level**
- ❑ We have been **looking for modern, customer oriented new solution = CAAS** with one of methods named **KB klíč**
 - based on **Phone as a token**



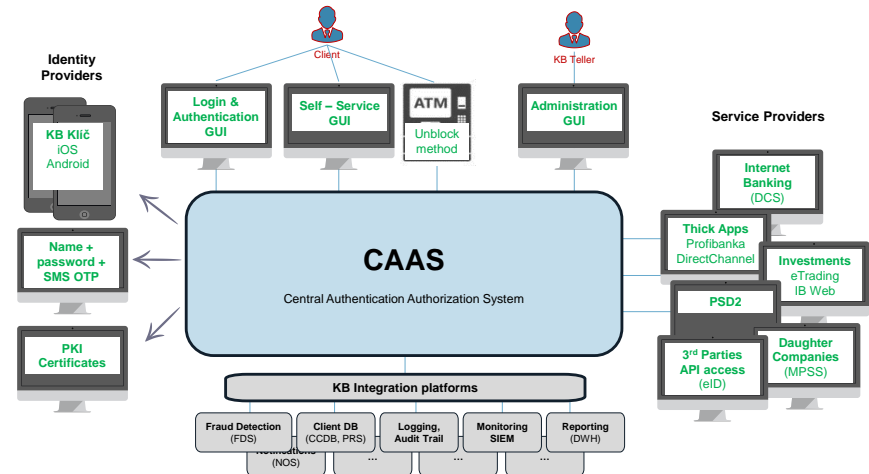
NMLAS PROJECT – SCOPE AND ARCHITECTURE OVERVIEW

❑ KB has recently implemented CAAS in NMLAS project (New Multilayer Authentication Solution)

- Central Authentication, TX Authorization & El. doc. signing solution
- New modern authentication methods incl. Phone as a Token (KB Klíč)
- Providing authentication as a service to Service Providers, via industry standard protocols (SAML2, OAuth2, OIDC, ...)
- Identity providers (authentication methods) are internal or via industry standard protocols, “pluggable”

❑ Supported segments and types of users

- Retail clients - DONE
- Corporate clients - DONE
- Internal / external employees – IN PROGRESS
- Employees of partner organization – PLANNED



CAAS SERVICE OVERVIEW

- ❑ **KB developed new CAAS (Central Authentication and Authorization Solution)** to enhance the KB and KB group Customer satisfaction in perspective to securely and user friendly login to direct channels, authorize TXs and electronically sign documents (even from mobile device)

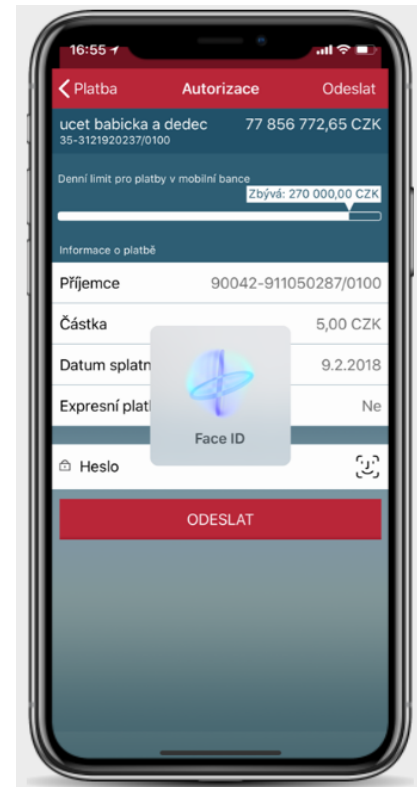
- ❑ **CAAS functional area coverage:**

- User Identity management
- User Authentication methods management
- User Identification and Authentication
- TX/Act Authorization
- Electronic document signing (Server Site Signing, User Certificate signing)

- ❑ **Segments covered**

- Customers (Retail, Corporate)
- Internal users (Employees, External workers, Partners)

<https://www.kb.cz/cs/mobilni-banka?os=iosx#v-Video-k-aplikacim-9hPACFmGgV4>



CURRENT SITUATION, CAAS ROLLOUT

- ❑ **CAAS is currently supporting 1,4 mio KB customers (Internet banking clients) in 7 different direct channels**
 - Gradual transition from certificate in file to KB Klíč authentication method continues by approximately 30 000 new users/month
 - **KB Klíč** currently used by more than **220 000 customers**

- ❑ **CAAS usage is being gradually extended** to further areas **in KB and daughter companies** (customer IAM services for Modrá Pyramida Stavební Spořitelna have been the first case in SGCZ Group, provided by KB)

**BUDOUCNOST
JSTE VY**  **KB**