

# **LSZ CIO Congress 2023**

## **CIAM Decisions**

### **Workshop**

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# **Raiffeisen Bank International**



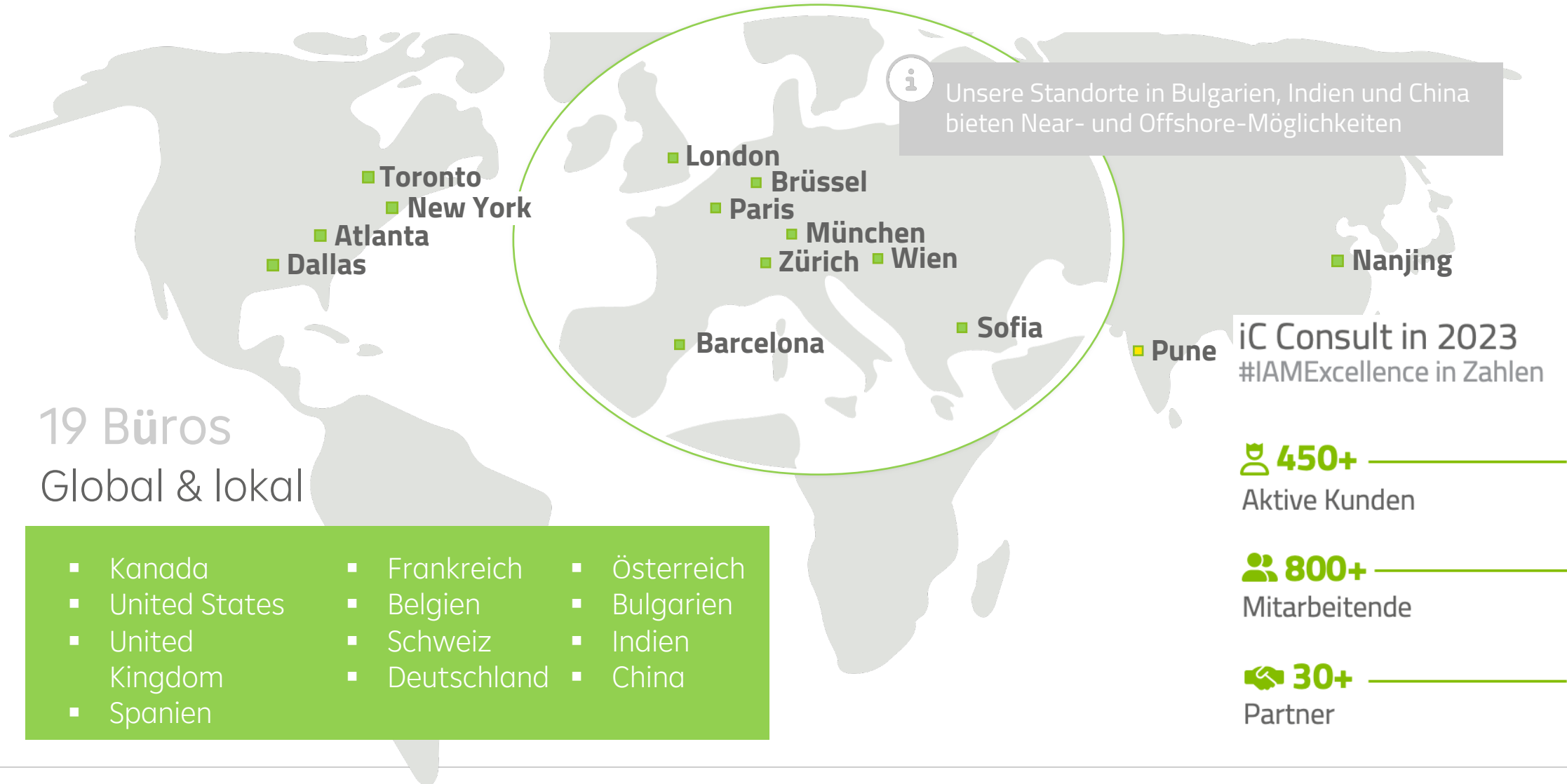
# Der Marktführer im Identity and Access Management

#IAMExcellence mit dem besten Team und erstklassigen Technologien



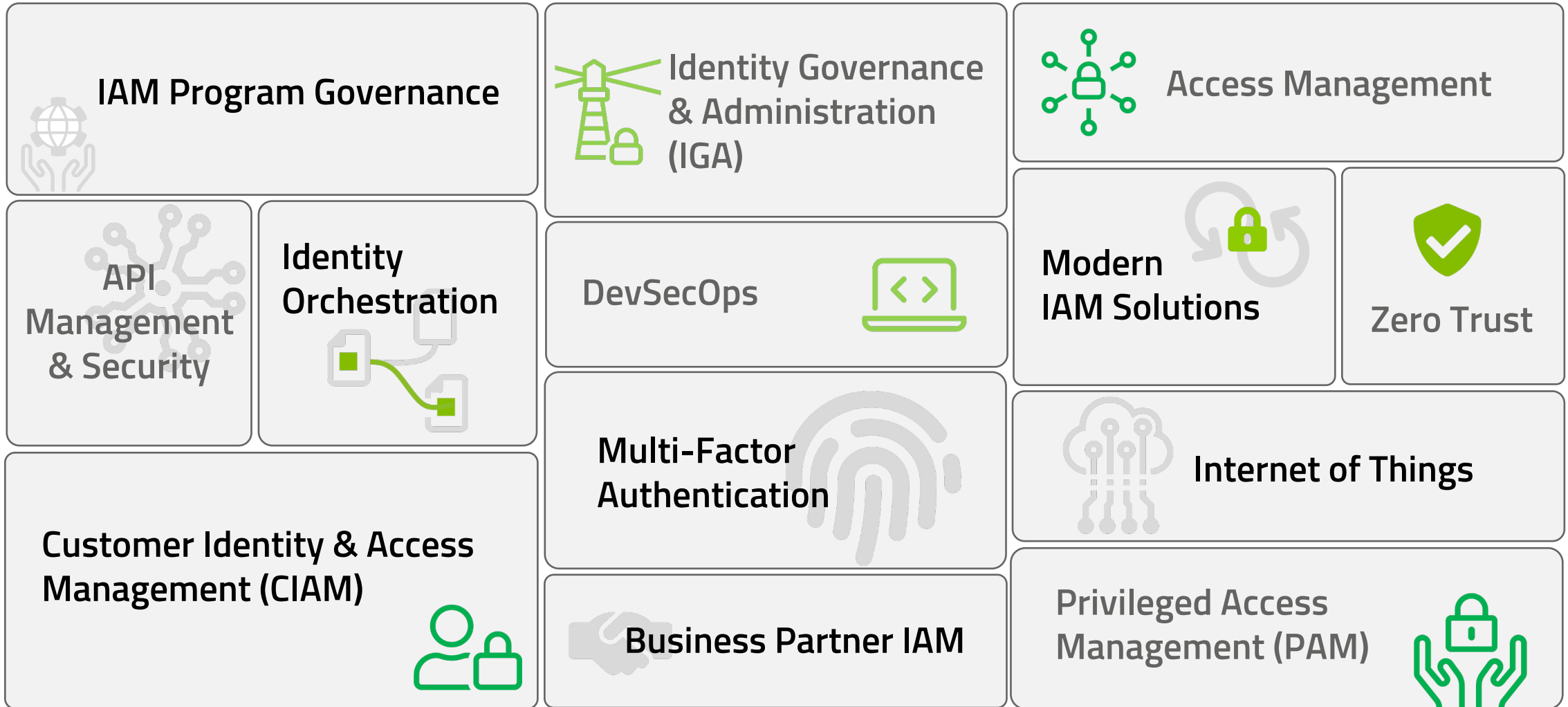
# Wir sind dort wo Sie sind

Standorte in Europa, Amerika und Asien

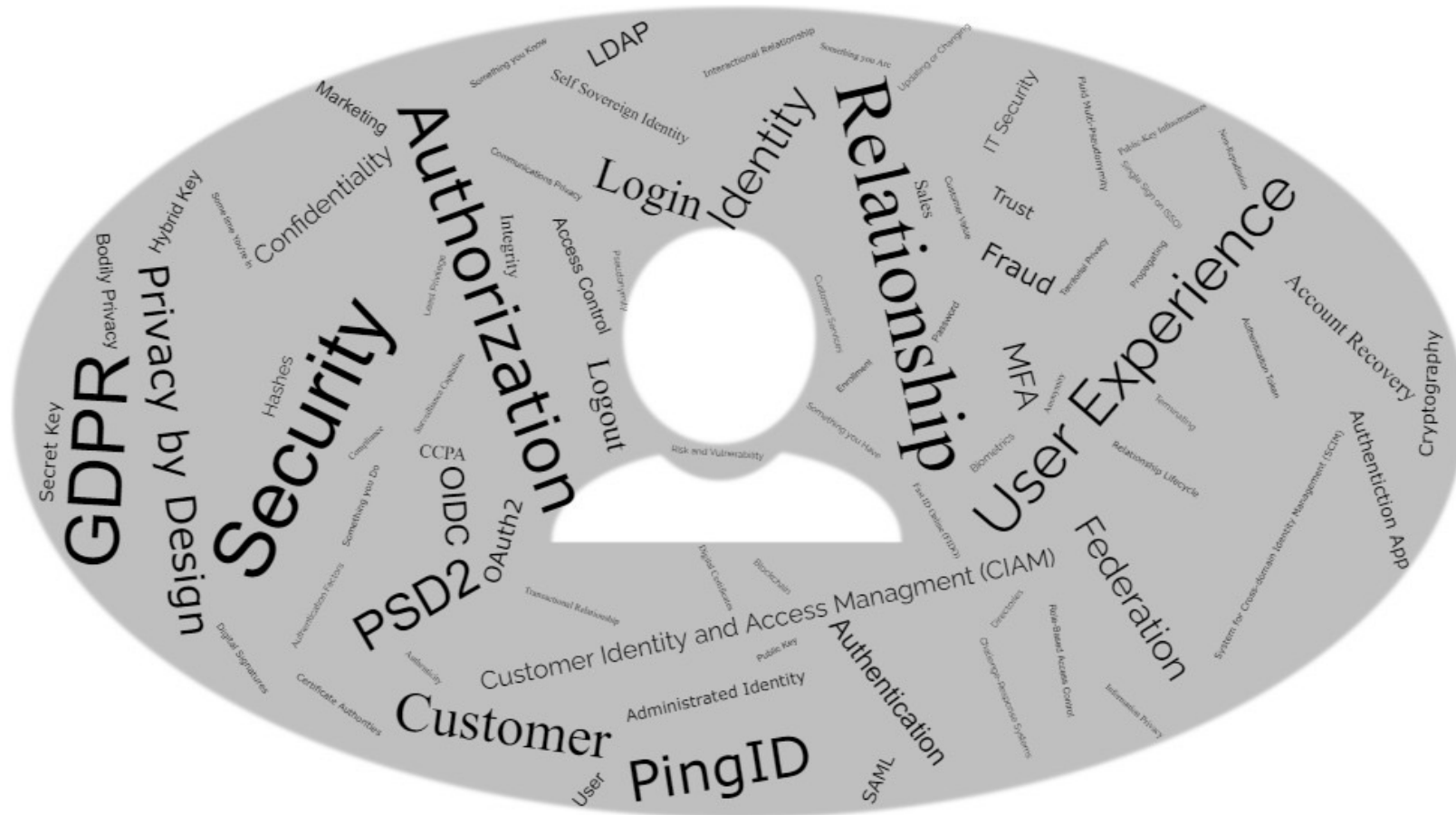


# Mature Portfolio in IAM Technology

Our Technology Portfolio Covers All Building Blocks of IAM



## Quality & Secure CX relies on excellent digital identity management

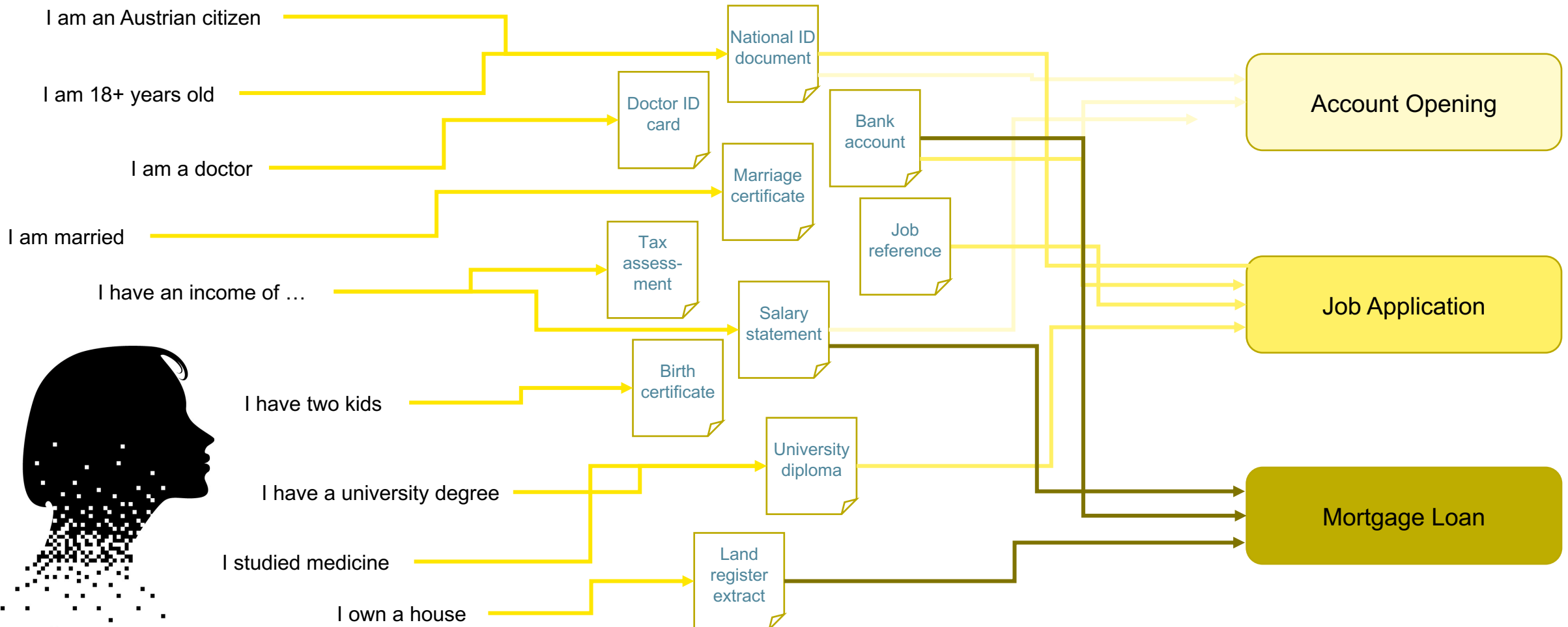


# Lack of digital evidence is a key barrier to digital processes

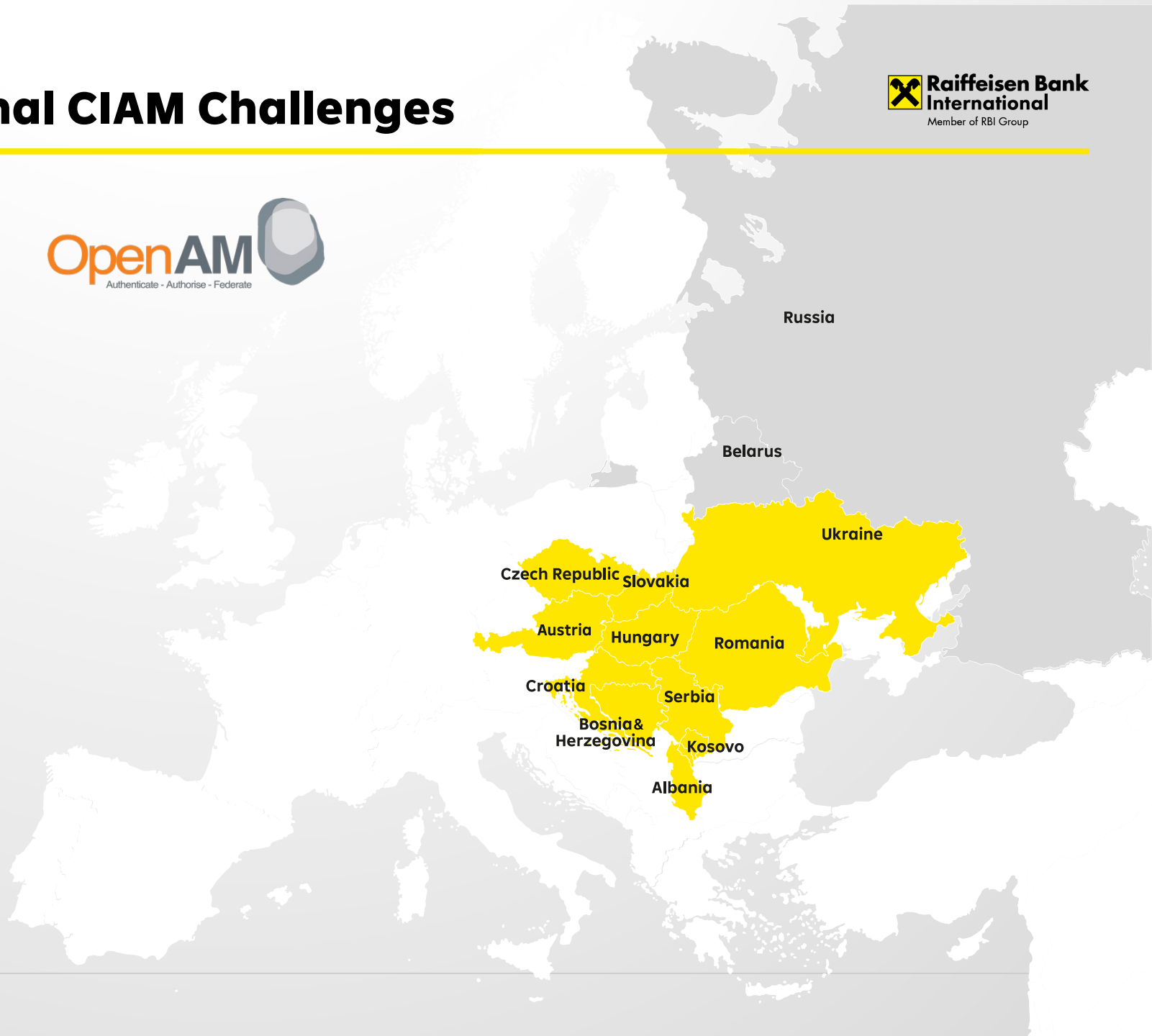
Identity has many facets

Usually represented in documents in our daily life.

Required in varying combinations for different use cases



# Raiffeisen Bank International CIAM Challenges



# Raiffeisen Bank International CIAM Challenges

## Fragmented solution landscape

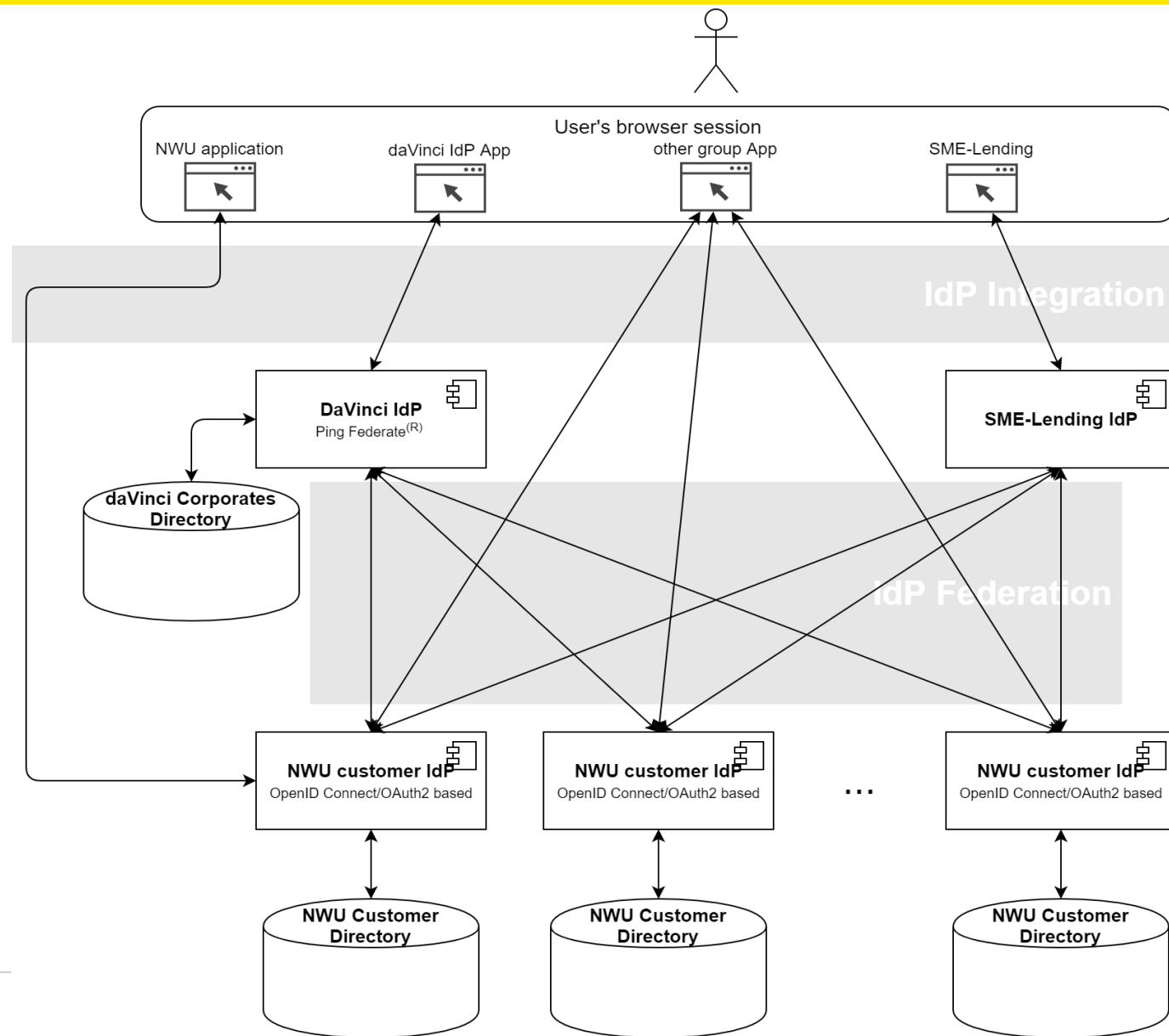
- Separate NWU user directories
- Different IDP technology (OpenAM, GAAS, VASCO, Azure AAD, Ping fed, Keycloak, ...)
- Requiring tailored p2p integrations
- High token polymorphism

## Languages

- How to provide great service & support?
- How to tackle fraud?

## API Security

- How to validate tokens that are so different?
- How to enforce API access controls?



## Challenge:

- As result of M&A's you serve multiple customer communities
- Each served by siloed CIAM solution (different tech stack and language)
- You wish to offer a harmonized service with top security and CX
- With a view towards growth

## Alternatives:

- Migration to central CIAM
- Federation
- Brokering (Reuse national ID schemes, etc)

# Decision Considerations

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Cost x Effort x Risks:

- Availability of suitable migration path
- Capability to federate (OpenID Connect compliant IDPs)
- Availability of reusable identity (Brokering providers / National ID schemes)

Additional:

- Languages
- Skills
- ID Assurance requirements
- Required attributes / attestations
- Access controls (Authorization, API GW, Access tokens)

# Raiffeisen Bank International Federation Solution

## Functional

- IDP proxy with dual roles as **Provider** and **Relying Party**
- Secure authorization code flow
- SSO whenever possible

## Technology

- Cloud based (multi-AZ)
- CI/CD – Config as code, automated tests

## PaaS benefits

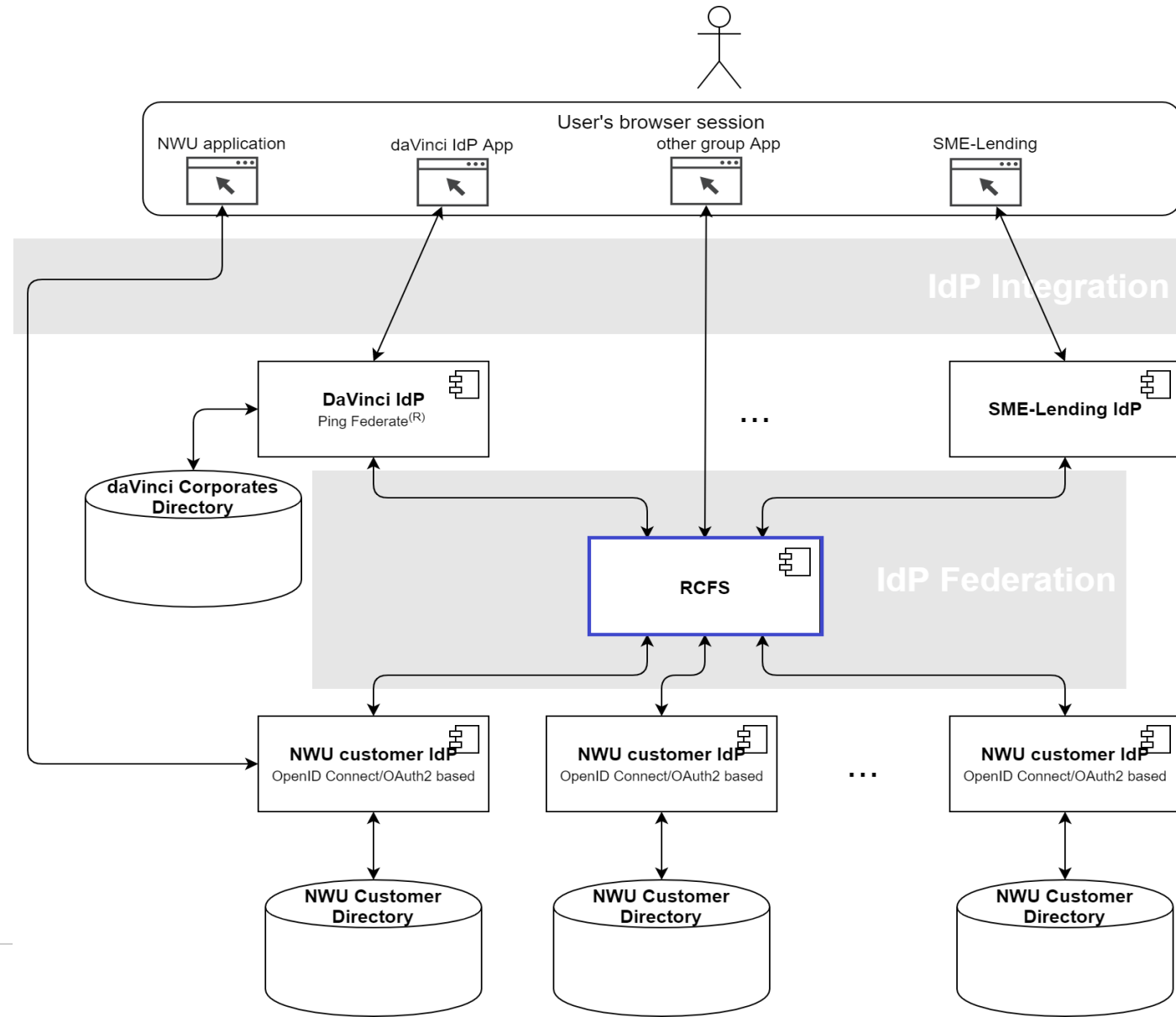
- Single security integration to all NWUs
- RICE compatible access tokens

## NWU benefits

- Single security integration to all PaaS

## Customer benefits

- SSO frictionless login
- Reuse existing login factors
- Service and support in his language



# Raiffeisen Bank International Lessons Learned

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- Silos can remain, integrated using OpenID Connect
- Keeping users in their CIAM silos delivers also language and support framework
- Right tool for the job
- Identity skills are scarce
- Standardization provides highest interoperability
- Federation enabled token harmonization
- Reuse opportunities – Brokering / EUDI-Wallet

# Standardization is key



# Interoperability requires domain-specific standardization



# Workshop

## Spielregeln

Wie weit sind sie in ihrem Projekt? Was sind die Challenges und Benefits?

Ablauf 2,4,Alle Methode:

Zwei Teilnehmer Besprechen ihre Ideen/Themen -> 7' =

4 Teilnehmer -> 10' - Zusammenfassung

“Welche Gemeinsamkeiten wurden identifiziert”

Alle -> 13' = Teilen das Diskutierte mit den Teilnehmern