

Alkami Banks on Secure Authentication with myOneLogin

Alkami uses myOneLogin Identity Services to provide strong authentication for its next-generation online banking services. Its customers are banks and financial institutions implementing online banking; with myOneLogin, Alkami can offer multifactor authentication to meet FFIEC regulations while delivering personalized online banking for Internet-savvy consumers.

Challenges:

- Online banking security
- Microsoft Windows Identity Framework integration
- FFIEC regulations

Solution:

- myOneLogin Identity Services

Benefits:

- Flexible strong authentication
- Easy federation with customers

Next-generation online banking technologies

Alkami's online banking platform helps financial institutions build strong relationships with their customers. Alkami (formerly iThryv) calls its Oxygen platform an online banking platform for the next generation. The company uses state-of-the-art technologies to support a Web 2.0 audience expecting a rich online experience. As part of an upgrade to its Oxygen online banking platform, the company redesigned the authentication and authorization technologies.

Alkami wanted to support claims-based authorization to its online banking platform, rather than the more common roles-based authorization. (Authorization is the process of defining *what* a user is authorized to do in an application, while authentication is the process of identifying *who* the user is.) Claims-based authorization provides granular and flexible control, and enables Alkami to deliver highly personalized experience for each customer.

The company used Microsoft's Windows Identity Framework (WIF) to implement authorization within its application. On the authentication end, the company needed to offer strong, multi-factor authentication to help its customers meet FFIEC guidelines for authentication.

Moving authentication to myOneLogin Identity Services

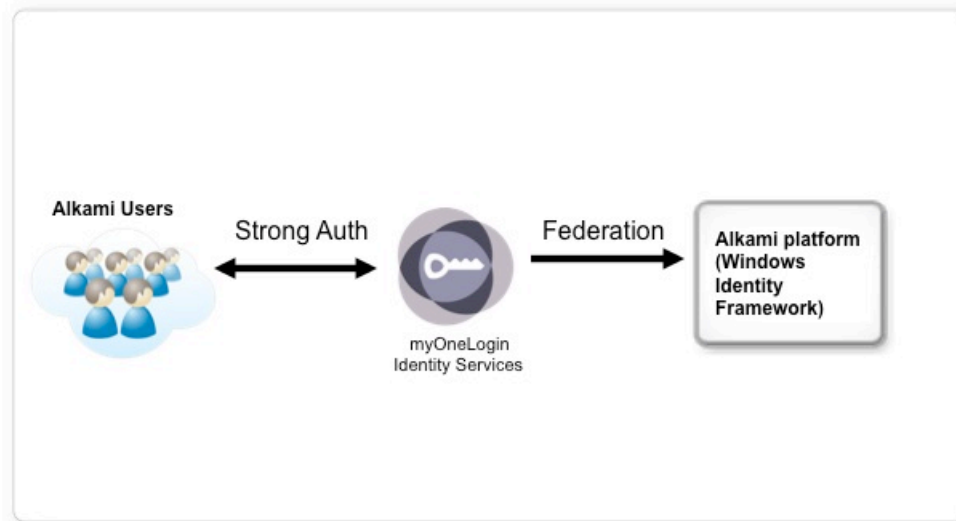
Alkami chose myOneLogin Identity Federation services to provide both strong authentication and standards-based federation. Says Stephen Bohanon, President at Alkami, "A SaaS-based solution was the only thing that made sense for us. We get expert authentication and identity federation from the myOneLogin service, which allows us to focus on innovative banking solutions."

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myOneLogin offers multiple federation protocols, including SAML, ADFS and OpenID. For Alkami, this meant that they could use the myOneLogin federation services and fill the needs of a wide variety of financial institutions. And myOneLogin offers flexible multi-factor authentication, so Alkami could provide its customers with different options for adding strong authentication to their online banking applications.

Using myOneLogin, Alkami was able to completely de-couple the authentication process from its application, letting authentication happen within the myOneLogin service rather than the online banking application.



Users authenticating to the online banking system are passed through the myOneLogin application. The myOneLogin service is completely transparent to the application's users, and appears to be part of the online banking application itself. Any strong authentication required is enforced in the login. The myOneLogin service passes an identity federation assertion to the Alkami application, which then determines the user's authorization using WIF.

Integrating myOneLogin with WIF for authentication

Alkami worked with TriCipher's engineers to build the integration with Windows Identity Frameworks. Says Bohanon, "WIF is still fairly new, and we were breaking new ground. The web services API for myOneLogin was straightforward, and we wrote a small amount of custom code in WIF to make it work with the myOneLogin federation services. TriCipher's engineers were extremely helpful with the WIF integration."

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The successful integration of myOneLogin with WIF was critical for Alkami. Says Bohanon, "We are the only online banking vendor today that uses claims-based authorization. That's a significant advantage, as it helps us deliver an online banking platform that is personalized for the customer."

Adding strong authentication for online banking

The myOneLogin service offers strong authentication for Alkami's banking customers. Customers can choose from a variety of secondary authentication factors, ranging from knowledge-based authentication and browser certificates to one-time passwords on mobile phones. The strong authentication technology is particularly important for financial institutions subject to FFIEC guidelines on authentication.

For Alkami, getting strong authentication as an on-demand service has been valuable, since the company does not have to build and implement a technology that lies outside its core focus. With TriCipher's myOneLogin, Alkami doesn't have to worry keeping current with the threat environment or securely storing user credentials and encryption keys.

A scalable, secure platform for next-generation banking

Alkami continues to advance the state of the art in online banking, with personalized online banking capabilities for customers accustomed to Web 2.0 applications. And using myOneLogin helps Alkami continue to focus on banking innovation rather than authentication technologies.

Says Bohanon, "We want to offer state-of-the-art technology and secure multi-factor authentication, so TriCipher's myOneLogin service is perfect for us."

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Alkami is working with multiple financial institutions that are adopting its online banking platform. Alkami can offer flexible deployment options for its customers, including hosted or on-premise implementations, since the secure, multi-factor authentication takes place outside of its core application, within the cloud in the myOneLogin service.



750 University Avenue, Suite 260
Los Gatos, CA 95032
Phone: +1.650.372.1300
Email: sales@tricipher.com
Sales Phone: +1.650.376.8326

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