

Citadele Banka case study – user experience is what counts to succeed in the digital arena

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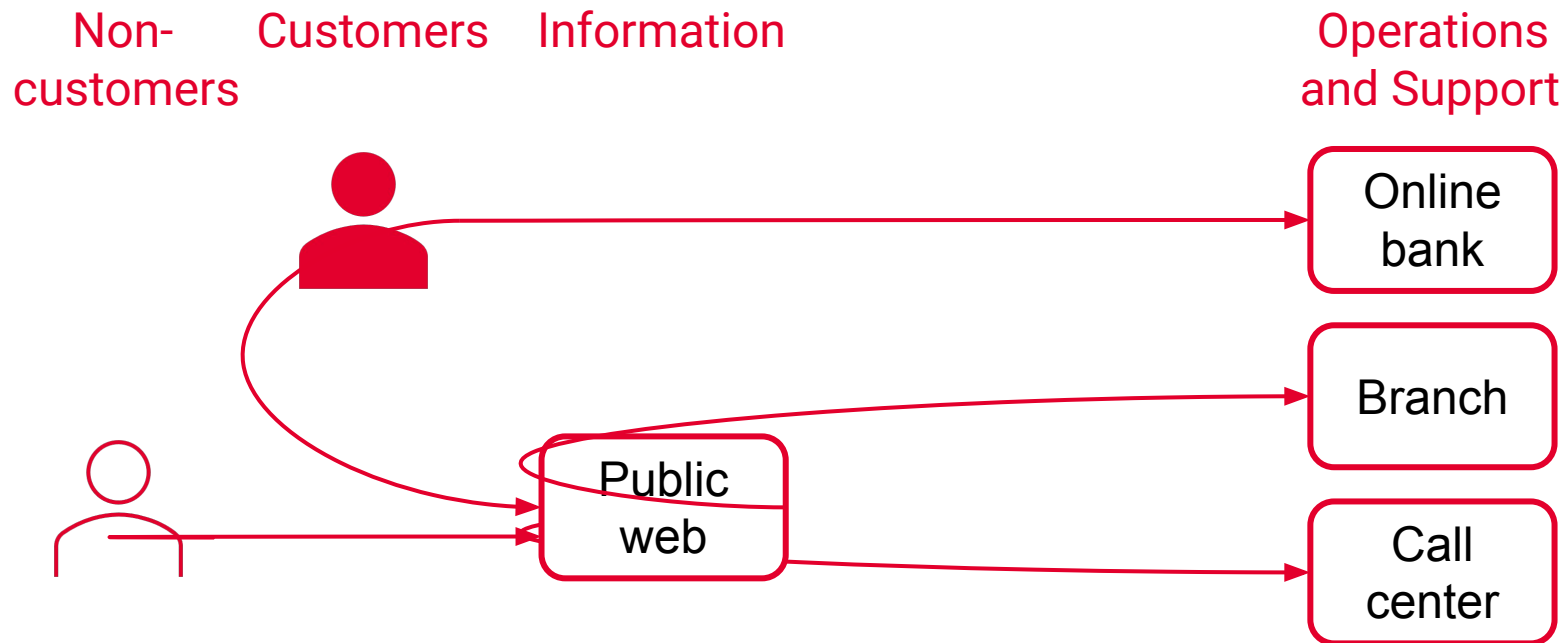
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AGENDA

- **Problem** – Processes are too long for Customers / Too complex and manual for Branches and Call center
- **Solution** – Creation of a new e-channel to improve business processes and business results.
 - «Secured Web» e-channel development with KeyCloak and SigningService technologies
- **Summary**

Problem – processes are too long for Customers / Too complex and manual for Branches & Call center

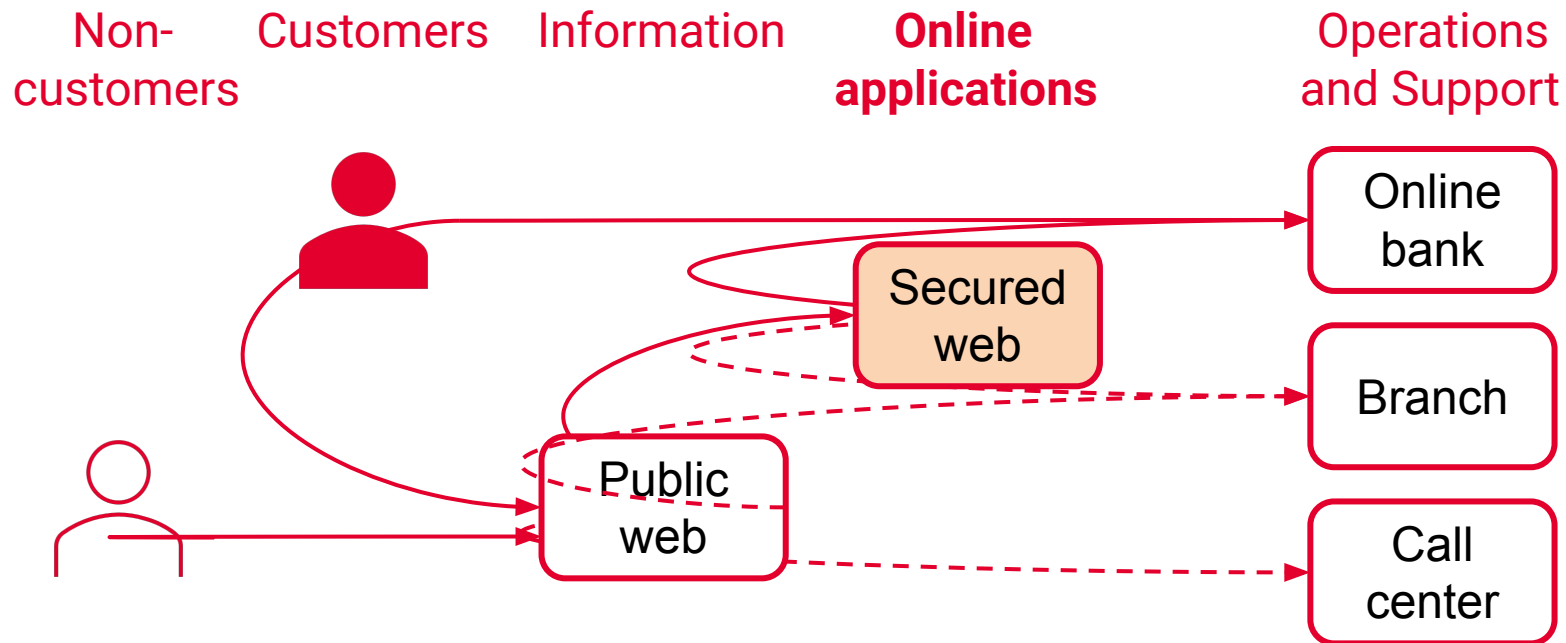
- < 2019 – **Customers** communicated with Bank in Online bank / Mobile App or Branches / Call center. Minimal self-service possibilities existed.
- **Non-customers** could use Public web page, could become a Private customer via Mobile App onboarding or Branch, but SME customers onboarding could happen through Branch only.



Solution – Creation of new e-channel to improve business processes and business results.

2019 – Development of new e-channel “**Secured Web**” started:

- **transforming processes** to modern, computer driven, modular approach;
- **self-service as much as possible** with none or minimal Bank support;
- **online processes for non-customers** as a new online sales channel.



Solution – «Secured Web» e-channel development with KeyCloak and SigningService technologies

“Secured Web” is an e-channel for authenticated **Private individuals and SME representatives** to apply different bank services, mostly Loan applications and Onboarding with none or minimal Bank support.

Main goal – modern online processes solution, less visits and calls.

Main 3 principles to enable these services and use them in most efficient way:

- Modularity!
- One authentication – all services!
- Global reach!

Solution – «Secured Web» e-channel development with KeyCloak and SigningService technologies

- **For login in “Secured Web”** – people can use **Digilink** (Citadele) or **Smart-ID / eID / Mobile ID** (SigningServices module with integration to SK ID Solutions and LVRTC).

EE: Digilink, Smart-ID, Mobile-Id / LV: Digilink, Smart-ID, eID, eParaksts Mobile / LT: Digilink, Smart-ID, Mobiil-Id

- **Result of authentication** – we get authenticated users' data and establish session.
 - **Session in KeyCloak** allows seamless access between “My applications” portal and Application’s processes.
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- One “Secured Web” **integration with SigningServices module** provides all required authentication and signing services in all 3 Baltic countries.
 - **During 3 years working with KeyCloak** it was upgraded only 2 times.

Result of “Secured Web”

Same number of employees in Front office and Back office, but

- **more applications** – Citadele processes more applications in every product line;
- **more complex cases processed** – regular cases are processed automatically, but employees work on more complex deals and convert them into contracts
- **better conversion rate** – any marketing campaign conversion is better if product to sell is digital, customers can apply online and get it in minutes
- **better products development** – modularity and reusability allows Citadele to develop new or update existing processes with much faster time-to-market
- **easier support** – cloud technologies and tools allow to automate, monitor and scale microservices. Support becomes much more easier!

KeyCloak and SigningServices – next steps

- **With the latest version of SigningServices module** we will add Estonian Web-eID auth method (<https://www.id.ee/en/article/web-eid/>).
- Another Citadele IT systems plan or have already started to use SigningServices and KeyCloak for authentication and e-signing services – **Citadele Leasing and KLIX**.
- **Global Citadele SSO** service with KeyCloak technology will allow to access all Citadele online systems with one authentication – Online bank / Secured Web / Merchant portal / Factoring portal / etc.

Thank you!

Questions ?

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