



CASE STUDY

Record Bank guarantees smooth and secure user authentication with Trust1Connector

Record Bank aims to provide safe and transparent products to its clients and agents. Trust1Connector helps them achieve this by abstracting all complexity of using electronic identification cards in Record Bank's online platforms, by facilitating browser communication with local peripherals with minimum browser specific dependencies.

The Organization

Incorporated in January 2001, Record Bank offers straightforward, secure and transparent financial products for individuals, the self-employed and small businesses. Record Bank is a subsidiary of ING Belgium and has grown rapidly in a short time on the Belgian market, primarily due to its customer-oriented approach. The bank seeks to build long-term relationships of trust with its clients, offering a complete product range for day-to-day banking, tailored loans and high-quality savings and investment packages.

Record Bank works with a network of independent brokers and agents and has more than 700 branches in Belgium.



Industry: Banking

Processes: Record@Home, Record@Office, Credit@Record

Technology: Trust1Connector, as "Record Connector" (white label) on premises



CASE STUDY: RECORD BANK



The Business Need

Pursuing the goal of granting trustworthy and straightforward relationships to its clients, to Record Bank it was clear from the beginning that this approach should be applied in both in person as in electronic interactions. The institution has therefore developed three applications: Record@Home, Record@Office and Credit@Record.

Record@Home is the client home-banking interface, where it is possible to personally access the accounts and perform transactions or other actions. With Record@Office all bank agents have an interface where they can help clients with every type of operations, granting also an effortless way to read data of an electronic identification card and automatically introduce it to the system. Whist Credit@Record completely dematerialized the credit application, making it possible to apply to a credit in an entirely digital process, without the need to print out or manually sign the contracts.

In order to simplify the usage of these applications, Record Bank has made available the option to authenticate and sign documents and transactions digitally with the client national identification card. However, due to security issues in the JAVA applets that read the cards, that led to these applets no longer be supported by the browsers, like Google Chrome or Mozilla Firefox, Record Bank sought a solution that could replace this technology, guaranteeing the security and a smooth usage by its clients.

Solution

For the three applications - Record@Home, Record@Office and Credit@Record - Record Bank needed a technology that could substitute the JAVA applet hitherto used and that could provide a secure and smooth solution to use electronic identification cards to authenticate the user, perform digital signatures of documents and retrieve data from the card. Record Bank chose Trust1Connector as their full connector framework, allowing an easy and secure experience when retrieving information from the national identification card and digitally sign documents. Trust1Connector abstracts the complexity between the browser and local peripherals, such as smart card readers, by being a cross-platform, cross-browser and transparent secure element. At Record Bank, the Trust1Connector full framework was implemented as "Record Connector" (white labeled) in the bank premises within 3 months, contributing to a very short integration process. By already not being accepted by most browsers, Java applets to read electronic identification cards become completely deprecated with this type of solution. Since it runs in the background, for the user it is very simple to use, and for Record Bank it provides an evolutionary process, allowing seamless updates with no constraints whatsoever to the user.

For more information on the Record Connector usage at Record@Home, please visit <https://www.recordbank.be/fr/eid>

Goals

Record Bank targets to have trustworthy and straightforward relationships with its clients. Even though JAVA applets are no longer accepted by most browsers due to security issues, which were used by the Record@Home, Record@Office and Credit@Record applications, the company implemented the Trust1Connector, which provides a communication layer for inter-browser instances to communicate in a secured way.

Advantages & Benefits

Easy and straightforward

Trust1Connector abstracts all complexity from middleware installation. Therefore, Record Bank clients can perform their financial operations very fast, securely and guaranteeing strong authentication.

Cross-platform and cross-browser

By using Trust1Connector it is guaranteed to have a smooth, seamless and Java applet free solution, ensuring a cross-platform and cross-browser experience.

Technical flexibility

Trust1Connector allows the usage of just a part of the framework, or of the whole suite, providing a very flexible and easy to integrate solution in both new and already developed modules.

Evolutionary and transparent

By running in the background, Trust1Connector offers a communication layer for inter-browser instances to communicate in a secured way, making it simple and transparent for the user to perform updates.

One integration, many use cases

Trust1Connector modular approach allows the integration of other modules or features in the future. It is totally customizable to specific needs and it can be supplied branded or white labelled, as SaaS or in premises.

More Info & Contacts

For more information on the Trust1Connector please visit trust1connector.com or contact us at sales@trust1team.com

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