



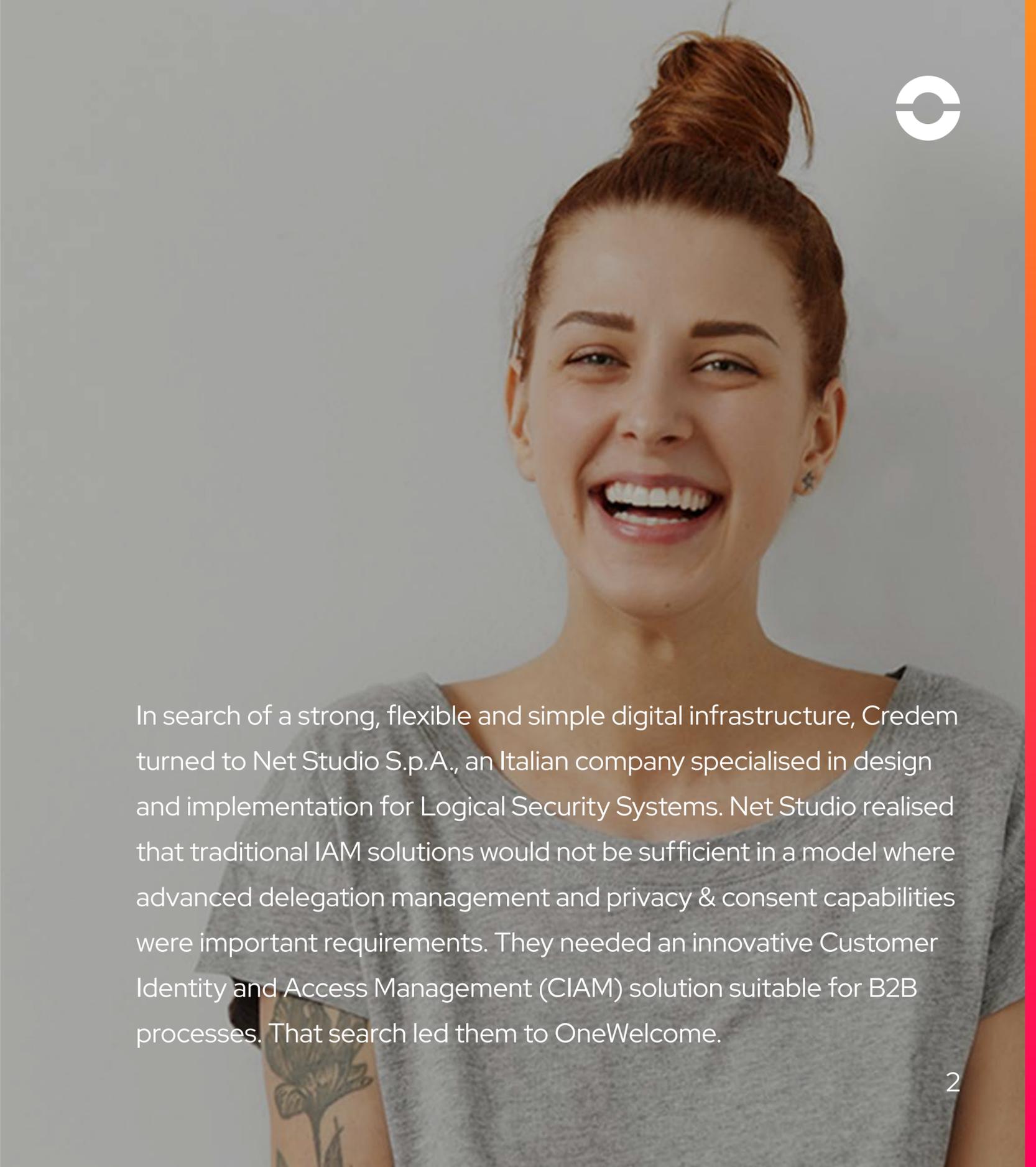
AVVERA
GRUPPO CREDEM

**strong in-country partnership
for launching a new mortgage &
personal loans**



a new brand based on simplicity and flexibility

The financial services market is on the move. With increased market access, greater competition due to new FinTech players and new product offerings, it's more important than ever for service providers to interact digitally with potential customers. Whether financial services are sold directly to consumers or through business partners, launching a new product in this evolving market demands a solid Identity and Access Management (IAM) infrastructure.



In search of a strong, flexible and simple digital infrastructure, Credem turned to Net Studio S.p.A., an Italian company specialised in design and implementation for Logical Security Systems. Net Studio realised that traditional IAM solutions would not be sufficient in a model where advanced delegation management and privacy & consent capabilities were important requirements. They needed an innovative Customer Identity and Access Management (CIAM) solution suitable for B2B processes. That search led them to OneWelcome.



a strong partnership

Net Studio and OneWelcome developed a strong partnership. Led by Net Studio, Avvera implemented and executed its new B2B IAM strategy which involved managing identities, delegating to reduce the workload for internal IT, and increasing security.

Maurizio Pratesi, Senior Consultant and one of the founders at Net Studio said, 'With the implementation of OneWelcome's Identity-as-a-Service (IDaaS) solution as the central data store and login & authentication portal, Avvera is ready to conquer the mortgages and personal loans market. The platform is flexible enough to add other applications, matching the client's ambitions of adding further financial products to the Avvera offering.'



registration and federation

External users who want access to the Avvera platform are submitted to different types of onboarding processes. New partners can request an account, after which they are invited for a physical meeting to establish the new relationship and provide all necessary details for authentication. Once all details are verified, the partner account is activated.

Other banking groups in Italy can log in to the platform using a federation based on a Security Assertion Markup Language (SAML) integration. Users at these banks are trusted and do not need additional authentication or verification within the Avvera platform.





advanced delegation and hierarchy

Besides registering new partners, the OneWelcome platform offers Avvera a high level of delegation in user management.

Once verified and connected to the platform, every external partner can appoint a Business Delegate power user, who can add new users within the company, either manual or in bulk upload. The power user can also add hierarchical attributes, such as region and types of products that can be sold per user. This hierarchy serves as a governance structure.



consent management

One of the reasons that Net Studio and Credem chose the OneWelcome platform are the extensive consent capabilities. 'There is no other CIAM product that manages consent and privacy like OneWelcome', states Maurizio. 'We use the OneWelcome consent API amongst others for document consents. If a partner or specific user has not agreed on new terms and conditions, the request comes back negative, and it is not possible for them to gain access to the sales portal.'





reaching consumers through B2B

The Avvera platform serves as a B2B2C sales framework. Intermediaries already use the platform to sell mortgages, and will eventually also be able to offer salary-backed personal loans to consumers.

Flawless B2B2C service is all about keeping consumers happy and satisfied. At the same time, the platform offers special B2B features for business partners, such as access to details about their commission balance.

With its versatile B2B platform from OneWelcome, Avvera is proving that impeccable B2B service is a powerful tool for reaching consumers.



a new brand for mortgage and personal loan offerings

The Credito Emiliano (Credem) Banking Group is a multiregional financial services group based in Reggio Emilia, in the north of Italy. It's among the top-10 largest listed banking groups in the country, offering a full range of commercial, institutional and retail banking services.

Credem is always looking to improve their services. That's why they developed a new brand, Avvera, for their mortgage and personal loans offering. This new brand's philosophy is to offer simple, flexible, carefree and affordable personal loans, summarised in their slogan: 'It all starts with a smile.' When launching this brand, Credem had to fully rely on its strong B2B intermediary network to boost sales. Online access to the bank's services needed to be as simple and flexible as the product itself.

avverafinanziamenti.it

business users

10,000

hierarchical levels

6

1

implementation partner

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