Brochure

Essential CIAM FAQs for FinTechs and Digital Banks

Security, User Experience, Compliance, and More

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Building a future we can all trust

Introduction

In today's digital banking landscape, ensuring secure and seamless customer interactions is paramount. As banks navigate the complexities of digital transformation, Customer Identity and Access Management (CIAM) solutions like Thales' OneWelcome Identity Platform become essential. This document addresses key questions about CIAM, focusing on security, user experience, compliance, and more, to guide banking institutions in enhancing their digital identity strategies.

1. Security & Compliance

1. **How does Thales' CIAM ensure compliance with regulations such as GDPR, PSD2, and DORA?**
   Thales integrates comprehensive data protection features, including encryption and granular access controls. The platform supports Strong Customer Authentication (SCA) requirements of PSD2 through flexible multi-factor authentication (MFA) methods. For DORA, it offers operational resilience with continuous monitoring, risk detection, and incident response to maintain compliance and business continuity. Additionally, detailed logging and reporting tools generate audit trails to support regulatory transparency and compliance.
2. **What measures are in place to support the right to be forgotten?**
   Thales employs cryptographic erasure, destroying encryption keys associated with personal data to render it unreadable and irretrievable, thus fulfilling GDPR deletion requests without residual data risks.
3. **How does Thales support incident response and breach notification processes?**
   The platform enables rapid incident detection via real-time monitoring of anomalous activities. Predefined workflows automate alerts and breach notifications, ensuring timely compliance with regulatory deadlines and minimising operational impact.
4. **Can the solution detect risk signals and prevent unauthorised access?**
   Thales' risk-based authentication evaluates a wide range of factors—device fingerprinting, IP and geolocation analysis, user behaviour patterns—to assign risk scores. High-risk login attempts trigger step-up authentication, reducing fraudulent access without unduly burdening legitimate users.
5. **Does the platform provide behavioural biometrics or protection against deepfake attacks?**
   Yes, Thales' CIAM incorporates behavioural biometrics by monitoring patterns like typing rhythm and mouse movements to create a unique user profile. Any anomalies can trigger adaptive responses, such as step-up authentication. To protect against deepfake presentation and injection attacks, the platform also employs advanced liveness detection and biometric verification to ensure the authenticity of the user.
6. **Can Thales' CIAM be used as a backup or secondary identity solution in case national identity services fail?**
   Absolutely. Thales can operate as an independent identity provider, ensuring continuous authentication capabilities even if national or third-party identity services are temporarily unavailable.

2. Technical Architecture & Integration

1. **What platform is Thales' CIAM built on? Is it cloud-native or hybrid?**
   Thales' CIAM solution is built on the OneWelcome Identity Platform, a cloud-native architecture designed for scalability and flexibility. It can also support hybrid deployments to accommodate various organisational needs.
2. **Does it support multi-cloud environments and ensure data sovereignty?**
   Yes, Thales supports multi-cloud deployments, allowing organisations to choose their preferred cloud providers. The platform also offers data residency options to comply with regional data sovereignty requirements.
3. **How does the platform ensure high availability and business continuity?**
   Thales' CIAM platform incorporates redundancy and failover mechanisms across its infrastructure. This design ensures that services remain operational even in the event of component failures, supporting business continuity.
4. **Is it possible to integrate with legacy systems during digital transformation?**
   Yes, Thales provides APIs and connectors that facilitate integration with existing legacy systems. This enables organisations to modernise their identity management processes without overhauling their entire IT infrastructure.
5. **Does the platform support API/SDK customisation for integration with our services?**
   Absolutely. Thales offers comprehensive APIs and SDKs that allow for the customisation and extension of its CIAM functionalities, ensuring seamless integration with various services.
6. **Can we integrate third-party fraud or risk engines into the authentication journey?**
   Yes, the platform is designed to be extensible, allowing for the integration of third-party fraud detection and risk assessment tools into the authentication workflow.

3. Customer Experience & Identity Journey

1. **Can the platform support omnichannel strategies across web, mobile apps, and internal platforms?**
   Yes, Thales' CIAM solution provides a unified identity framework that ensures consistent user experiences across various channels, including web, mobile, and internal applications.
2. **Does it support delegated access and role-based permissions (RBAC) with segregation of duties?**
   Thales' platform includes RBAC features that allow for the assignment of roles and permissions, ensuring that users have appropriate access levels. This supports segregation of duties and enhances security.
3. **Can we customise the user journeys to match our branding and UX standards?**
   Yes, the platform offers customisation options for user interfaces and workflows, enabling organisations to align the user experience with their branding and design standards.
4. **Can returning users skip steps without compromising security?**
   Thales employs adaptive authentication mechanisms that assess the risk associated with each login attempt. For low-risk scenarios, the system can streamline the authentication process, allowing returning users to bypass certain steps without compromising security.
5. **Does the solution support in-person registration and IDV capabilities?**
   Yes, Thales' identity verification services can be integrated into in-person registration processes, providing secure and efficient identity proofing.
6. **Does it provide onboarding and self-service capabilities for external users?**
   The platform offers self-service features that empower users to manage their profiles, reset passwords, and control consent preferences, enhancing the onboarding experience.

4. Procurement & Business Considerations

1. **What kind of support and training does Thales offer pre- and post-deployment?**
   Thales provides comprehensive support services, including training sessions, technical assistance, and customer success programmes, to ensure smooth deployment and ongoing operation.
2. **Are there case studies or success stories relevant to digital banking?**
   Yes, Thales has documented success stories demonstrating how its CIAM solutions have benefited digital banking institutions by enhancing security and user experience.
3. **How does Thales' CIAM reduce total cost of ownership compared to building in-house?**
   By providing a ready-to-deploy solution with built-in compliance and security features, Thales' CIAM platform reduces the need for extensive in-house development and maintenance, leading to cost savings.
4. **What sustainability practices or certifications does Thales follow in its CIAM platform?**
   Thales adheres to environmental sustainability practices and holds certifications that reflect its commitment to energy efficiency and responsible resource management in its operations.

About Thales

As a global leader in cybersecurity, Thales safeguards sensitive data, identities, applications, and software for the most trusted brands in the world. Through advanced encryption, identity access management, application security, and software entitlement, Thales secures cloud environments, defends against cyber threats, ensures compliance, and enables trusted digital experiences.

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