

Connecting Identity. Transforming Digital Business.

Case Study: The Award-Winning Telia Identification Broker Service





Contents

Background	3
Challenge	3
Solution	4
Use cases	6
Award-winning solution	6
Benefits	7
Get in touch	7



- TELIA COMPANY

- → Around 21 000 employees
- → Headquartered in Stockholm, Sweden
- Present in Denmark, Estonia, Finland, Latvia, Lithuania, Moldova, Norway, Sweden and Turkey.
- → Founded in 1853
- → Listed on Stockholm and Helsinki stock exchanges
- → Approximately 483,000 shareholders
- → Net sales SEK 83,559 million (2018)
- → 24 million subscriptions (2018)



Background

elia Company is a telecommunications service provider offering mobile, broadband, television, and fixed-line services to both individuals and organisations. It also provides business services from the Internet of Things (IoT) to system integration services and financing solutions.

Headquartered in Stockholm, a hub for innovation and technology, Telia Company serves millions of customers every day throughout the Nordics and Baltics - one of the world's most connected regions.

Challenge

Organisations offering customer-facing applications need to know exactly who is accessing their services, to enable enhanced security and continually improve customer experience. The process of verifying a customer's identity is also known as Know Your Customer (KYC), and is a legal requirement for certain business sectors (e.g. banks) in Finland and other countries.

Because of this requirement, many options exist today for authenticating a user's identity (e.g. Bank ID, social sign on, smart device apps), with some being 'stronger' (more reliable) than others. Users prefer to have multiple options for verifying that they are who they say they are, so that they can choose a method(s) that they're familiar with or already own credentials for. Furthermore, multifactor authentication (verifying a user identity with more than one method) is best practice for organisations or individuals wishing to keep their accounts safe from fraud. This kind of strong authentication is in highdemand, particularly since the introduction of <u>GDPR</u> in 2018 (EU Data Protection Regulation).

To enable this, organisations providing such applications inside Finland would require multiple contracts with different identity authentication providers, such as banks and operators (typically 11 or more, at least one for each of the primary banks). Each of these contracts incurs its own initial admin time, ongoing maintenance time, setup fee and typically a minimum monthly service fee.

Telia Company deduced that B2B customers would prefer to buy an identification service from one company, with one contract, instead of repeating



the process with multiple identity providers – a solution that was, at the time, against the law.

Solution

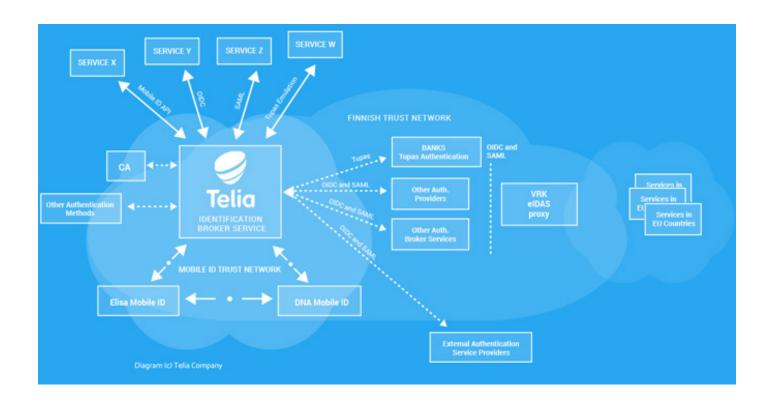
OBJECTIVE

To offer organisations, consumers and developers several strong authentication methods with just one service agreement and integration, removing the need to maintain several separate authentication systems or contracts with each identity provider across the region.

THE TELIA IDENTIFICATION BROKER SERVICE IS ONE OF THE FIRST SERVICES OF ITS KIND, SO IT WAS VERY IMPORTANT TO WORK WITH AN IDENTITY EXPERT THAT WE KNOW AND TRUST. UBISECURE FITS THAT BILL, AND I AM EXTREMELY PLEASED WITH OUR COLLABORATIVE RESULTS.

Joni Rapanen, Global Product Manager at Telia Company To achieve this objective, Telia Company and **Ubisecure**, along with integration support from **Nixu**, created the **Telia Identification Broker Service (TIBS)**, providing a cross-border one-stop service for customers' strong authentication needs.

The TIBS offers several strong authentication methods with just one service agreement and integration. It relays strong identification events and data between identification service providers and customer services used by end users. The strong authentication methods offered today are TUPAS and Mobile ID. Additional authentication methods will be added and they will be immediately available to all TIBS customers – including methods from multiple countries, to enable a global solution.





🗙 MEHILÄINEN

easier

(M) Mobilitya

Aktia

Handelsbanken

Gecure Login by Telia

OmaMehiläinen service makes your transactions

Nordeo

POP Pankk

S-Pankki

OmaMehiläinen is Mehiläinen's free and secure online service which

makes taking care of your and your family's health issues easier

Through OmaMehiläinen you can use the Digital Clinic, an online

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Säästöpankki

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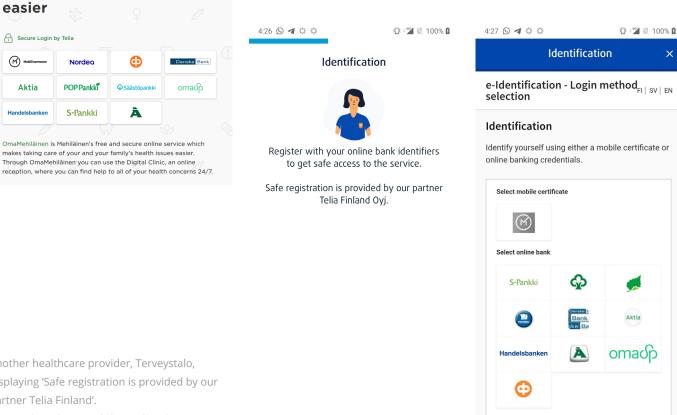
omadp

At the core of the service is the Ubisecure Identity Platform, which supports multiple federation protocols and brokering. Therefore, OpenID Connect, OpenID Connect CIBA, OAuth 2.0, SAML 2.0, WS-Federation, Mobile Connect and ETSI MSS are all supported. The platform can be scaled to meet the needs of any-sized organisation or even entire countries, as has already been the case (see next section, 'Use Case').

The service is one of the first to take part in the Finnish Trust Network (FTN), a legal framework connecting large scale, customer-facing services with trusted identity and service providers in Finland. The FTN is based on the Strong Electronic Identification and Electronic Signatures act (2016) – legislation that Telia Company petitioned for, to replace a dated law and to make the TIBS possible.

See below for images of services connected to the TIBS.

Healthcare provider, Mehiläinen, diplaying 'Secure Login by Telia'. Screenshot from **oma.mehilainen.fi**.



Another healthcare provider, Terveystalo, displaying 'Safe registration is provided by our partner Telia Finland'.

(Screenshots from mobile application).

To the identification

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Use cases



I'M IMMENSELY PROUD OF OUR TEAM'S ACHIEVEMENTS TOGETHER WITH UBISECURE. OUR RELIABLE, STRONG AND EASY-TO-USE AUTHENTICATION SOLUTIONS CREATE REAL VALUE FOR OUR CUSTOMERS WHO WANT TO OFFER SECURE SERVICES TO THEIR END CUSTOMERS. WE ARE NOW EXCITED TO EXPAND THE DEPLOYMENT OF THE TELIA IDENTIFICATION BROKER SERVICE ACROSS EUROPE.

Lauri Immonen, Head of Security & Identity at Telia Company

TRAFICOM



FINNISH POPULATION REGISTER CENTRE

A proof-of-concept of the Telia Identification Broker Service was implemented in late 2018 and the major roll-out was deployed in early 2019 as the Finnish Population Register Centre started using the service.

The deployment enables Finnish citizens to access key national services including the tax administration office, health records and public authority services - using the Population Register Centre's e-Identification. This accounts for approximately 100 million sign-ins per year, from the Finnish population of 5.3 million people. Of these 100 million transactions, Telia currently covers around 38%.

With the Finnish Population Register Centre deployment, Telia aims to deliver over 50 million identification events next year. In the long term, the TIBS could be used as an **eIDAS** proxy for the Finnish Population Register Centre.

The service has also already been piloted to take part in the EU's Digital Single Market agenda through Mobile Connect.

FINNISH MOBILE DRIVING LICENSE

Finland was one of the first countries in the world to introduce a digital mobile driving license called Driver (Autoilija in Finnish), with the public beta version being released in the first half of 2019. Driver is an app launched by Traficom, the Finnish Transport and Communication Agency, and it includes a mobile driving license and additional services related to vehicles and personal information. Read more about the initiative **here**.

In order to guarantee security, strong authentication is required during the installation. The Telia Identification Broker Service is used for mobile certificate (Mobiilivarmenne in Finnish) and OP bank (the biggest bank in Finland) users. Identity information and the user's picture are then stored in encrypted format in the user's phone, to enable offline usage for a maximum of two weeks.

Listen to 2 key members of the Telia Company team talk about the Telia Identification Broker Service on the Let's Talk About Digital Identity podcast.



Benefits

- **Easy integration** service can be integrated to an existing interface.
- → Faster set up time get digital services set up faster, as a lot of the work is already done.
- → Reduced admin time significantly simplifies how online service providers can use existing trusted digital identities.
- Mitigated ongoing lifecycle management risks just one standards-based API to keep on top of, not several APIs to keep updated. Therefore the service does not break because, e.g., an API update has been missed.
- → Cost savings and predictable pricing no need for several setup and maintenance costs, also due to saved set-up and admin hours.
- Enhanced security enables multi-factor authentication and passwordless access.
- → Better end user experience ability to choose authentication method(s) that suit the individual.
- Future-proof new authentication methods will be added to the service as soon as they become available and will be immediately available to all integrated services.
- → Compliance the service is audited and fulfils the requirements set by the EU eIDAS regulations and Finnish law. Customer data is handled and stored in Finland. Centralised authorisation policies mean that identity information made available to each external service can be finely tuned – anonymous, pseudo-anonymous or consent approved attributes (enabling GDPR compliance).

Award-winning solution

The Telia Identification Broker Service won the Best Consumer Identity Project category at the European Identity & Cloud Awards 2019.

Read about the award and why the panel of judges - KuppingerCole Analysts - chose the project to win **here**.



Get in touch

Find more information on the Telia Identification Broker Service **here**. If you're interested in building your own service using the Identity Platform, get in touch with Ubisecure **here**.

About Ubisecure

Ubisecure is a pioneering European b2b and b2c Customer Identity & Access Management (CIAM) software provider and cloud identity services enabler dedicated to helping its customers realise the true potential of digital business. Ubisecure provides a powerful Identity Platform to connect customer digital identities with customer-facing SaaS and enterprise applications in the cloud and on-premise. The platform consists of productised CIAM middleware and API tooling to help connect and enrich strong identity profiles; manage identity usage, authorisation and progressive authentication policies; secure and consolidate identity, privacy and consent data; and streamline identity based workflows and decision delegations. Uniquely, Ubisecure's Identity Platform connects digital services and Identity Providers, such as social networks, mobile networks, banks and governments, to allow Service Providers to use rich, verified identities to create frictionless login, registration and customer engagement while improving privacy and consent around personal data sharing to meet requirements such as GDPR and PSD2.

Ubisecure is accredited by the Global Legal Entity Identifier Foundation (GLEIF) to issue Legal Entity Identifiers (LEI) under its RapidLEI brand, a cloud-based service that automates the LEI lifecycle to deliver LEIs quickly and easily. The company has offices in London and Finland.

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