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## CASE STUDY

### Fifth Third Bank Deploys Radiant Logic's RadiantOne Virtual Directory

Fifth Third Bank is a diversified financial services company headquartered in Cincinnati, Ohio. The Company has \$100.7 billion in assets, operates 19 affiliates with 1,150 full-service banking centers, including 109 Bank Mart<sup>®</sup> locations open seven days a week inside select grocery stores, and 2,103 Jeanie<sup>®</sup> ATMs in Ohio, Kentucky, Indiana, Michigan, Illinois, Florida, Tennessee, West Virginia, Pennsylvania and Missouri. Fifth Third Bank operates five main businesses: Branch Banking, Consumer Lending, Commercial Banking, Investment Advisors and Fifth Third Processing Solutions.

#### The Challenge:

Technical—Bring together disparate identity data across mainframes, legacy stores and open systems

Business—Ensure security, regulatory compliance, complete customer experience

Fifth Third Bank has data everywhere. The bank maintains mainframes, repositories in open systems and legacy stores, each of them evolving over time with different data stewards and revised rules for how the data can be accessed. Several years ago, the bank began to experience problems trying to access data from the different sources. Each time an identity store needed to be accessed, problems arose—sometimes a remote system had to be touched, other times a data owner had to release control of the data or a provisioning service needed to be adjusted to account for the cascade of changes. The bank experienced higher costs and longer to-market times for each identity project executed. In addition, some data stores maintained data rules that prevented physically moving the data.

Disparate data became a business problem when the bank wanted to give its customers a more complete and customizable user experience through its Web portal. To ensure security and create a meaningful experience, each customer, or 'identity,' needed to be understood in terms of its context—that is, the many aspects, or facets to the identity. Jeff Anderson, Assistant Vice President, Enabling Technologies, at Fifth Third Bank, wanted to utilize the powerful context-driven hierarchy of a directory to develop these contextual identity relationships. But to take control of the identities stored throughout its various systems, the bank first needed to corral the disparate data together. The bank had tried a number of identity management repositories, each trying to find the Holy Grail—bring all the data together in one physical location.

But it wasn't working. One of the biggest problems was getting the data from different sources to work together.

"It took me awhile to get past the prejudice towards a single data repository," said Anderson. "Directories were my hammer and that was the only tool I had, so every problem looked like a nail."

In 2003, the bank chose Radiant Logic as part of its identity strategy to manage the 1 million plus operations per day and more than 56 different system applications at the bank.

## **The Solution:**

Deploy Radiant Logic's RadiantOne to access identity data regardless of its location and to create an abstraction layer allowing each application to access the data in a way that requires no changes to the application.

Fifth Third Bank looked at all the components that make up a complete identity management solution—access components (Web access, SSO, SOA and custom interfaces), data stores (directory), presentation and virtualization layers and provisioning services. When the bank first evaluated virtual directories, Radiant Logic was the only vendor to complete integration testing within 48 hours. Other vendors needed weeks, with on-site visits and custom coding. Anderson recalls the ease of integration as the key factor in choosing RadiantOne VDS, which acts as a global directory layer and a central point of authentication. He was also drawn to the simplicity with which he could transition between real time virtual access and more traditional metadirectory data synchronization options.

The decision to use a Radiant Logic virtual directory changed the approach to the data. RadiantOne did not try to get the data in one location—it simply created a virtual layer that enabled Anderson's team to abstract data based on what data was needed, when it was needed and for what purpose. Using the VDS, the bank could get to the identity data, apply and define the context for that data, join it with other data points and present the data in meaningful ways to each application at the bank. Anderson recalled, "Now I can get identity data wherever it is. Because of the tool set that RadiantOne established, it is not difficult to identify and maintain this type of data."

## **The Benefits:**

Easy Integration—test environment was up and running within 48 hours; avoids costly piecemeal identity solution; provides for faster deployment and more secure environment.

RadiantOne gave Fifth Third Bank the ability to access identity data regardless of its location and the ability to speed deployment by publishing the data based on the requirements of each application. In addition, the deployment of VDS provided the identity context needed for applications to enable more personalization for the bank's customers.

"We can hit the ground running with RadiantOne," Anderson noted, "and we don't have to move the data—we just use it where it is as it is."

Due to the success of its initial deployment, Fifth Third Bank has greatly expanded its use of Radiant Logic's RadiantOne VDS.

With Check 21 legislation passed in 2004, remote image scanning of all customer checks required authentication and authorization. By enabling the integration of existing identity stores, Radiant Logic helped the bank to bring a new image-scanning product offering to market faster.

More recently, RadiantOne provided significant advantage to IBM WebSphere, allowing Fifth Third to define consolidated views in RadiantOne so the data appeared to WebSphere as one repository, a key requirement for WebSphere. RadiantOne also gave Fifth Third Bank the ability to reconcile and translate identities so various applications could access the data without change to the application, then view and pass back authentication for a SSO (Single Sign On) initiative. Prior to RadiantOne, custom security adapters to authenticate users and passwords were required.

More affordable than a classical metadirectory approach to identity consolidation, RadiantOne starts at \$25,000 per CPU.

"I'm the first to admit, I didn't like virtual directories before I deployed VDS," said Anderson. "Now I use RadiantOne as my can opener. I can make non-open systems look like open systems, and by abstracting data, we can make access to Identity Data business-enabling instead of technology-driven."

Radiant Logic, Inc. is a provider of virtual directory solutions for identity management and enterprise information integration. Radiant One Virtual Directory Server is being utilized by Fortune 500 corporations to

provide virtual LDAP access to any applications and data sources for authentication, authorization, profile and personalization data for security, provisioning, portals, and application integration projects.

Radiant Logic's virtual directory solutions have been used to solve tough directory integration problems at companies around the world. Companies and organization such as Discover Financial, Disney, DISA, Federal Reserve Bank, FHLB, Fifth Third Bank, Freddie Mac, Lexmark, Telecom Italia, Symantec, USAF and Time Warner Telecom use the RadiantOne solution to speed deployment, solve directory integration challenges and cut costs for identity management projects.

Partnerships with Identity Management Software vendors such as CA/Netegrity, RSA/Cleartrust, professional services organizations Accenture, Booz Allen Hamilton, and PricewaterhouseCoopers demonstrate the broad impact of virtual directory technology on the market.

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