ZENROSAI introduces single sign-on for internet authentication

HPE IceWall SSO delivers large-scale authentication infrastructure

**Objective**
Create an authentication system for a My Page internet service for ZENROSAI members

**Approach**
Implemented a two-step ZENROSAI services registration procedure on top of the authentication infrastructure

**IT Matters**
- Employs the HPE IceWall SSO single sign-on solution to deliver both security and ease of use
- Supports large numbers of users
- Minimizes cost by using unlimited user license
- Enables smooth issue resolution and rapid deployment through a strong link to HPE

**Business Matters**
- Attracted more than 10,000 users to sign up for the My Page internet service in just over four months
- Improved ease of use for policyholders and operational efficiency by making various procedures online as self-service
- Forged stronger contact with members to promote sign-ups and policy reviews

**Challenge**

**Easy access to new online service**

Japan’s ZENROSAI is an insurance cooperative that was established by authorization of the Ministry of Health, Labor and Welfare under the Consumer Cooperatives Act. ZENROSAI is well-known for various types of life, automobile, and disaster insurance, among others, and it is expanding its protection remit to include comprehensive guarantees beyond just economic ones, allowing policyholders to live richer, fuller lives. It has more than 33 million policies in geographic and professional regions.

ZENROSAI (National Federation of Workers and Consumers Insurance Cooperatives) has deployed HPE IceWall SSO in its “My Page” authentication infrastructure, an internet service for policyholders. It was built by SCSK and the project was completed on schedule with unique functional requirements and a strong link with HPE.
“By letting Hewlett Packard Enterprise handle issue resolution in the authentication infrastructure, we were able to focus all our resources on implementing operational processes in the application, allowing us to complete all work, including testing, in accordance with a very tight schedule.”

— Shin Odaka, section chief, Planning Section No. 2, Administrative & Systems Integration Division, ZENROSAI

Shin Odaka, who heads Planning Section No. 2 in the ZENROSAI's Administrative & Systems Integration Division, comments: "In February 2013 we launched My Page on our website. This was our first attempt at bringing a real system service directly to members online."

My Page gives policyholders the freedom to review policies and insurance details for the past three years, sign up for new policies, change their address, phone number, and bank account numbers, and make other changes any time of day or night.

Odaka describes the goal of opening a personal webpage: "More and more people want to carefully pick insurance that matches their needs while talking to someone from the help desk. At the same time, there have been calls for the ability to handle simple things like checking policy details without any fuss. The launch of personal webpages is designed first and foremost to respond to this spectrum of needs by members who are busy with work during the day."

ZENROSAI members have a growing interest in the details of their policies, which has led to an increase in the number of calls fielded by the help desk and contact center.

"We expected that launching a 24-hour self-service online portal would improve service and also reduce the workload in operations sections," adds Odaka.

Solution

Primary security goal

My Page was ZENROSAI’s first online system service so the organization needed something that would meet its security requirements but also be convenient to use. The answer was HPE IceWall SSO developed by Hewlett Packard Enterprise (HPE).

“We decided to go with HPE IceWall SSO after our IT service provider SCSK suggested it and because single sign-on was essential for My Page,” says Yutaka Tanimura, who works in Planning Section No. 2. “The primary goal was security-related: being able to correctly authenticate users and control access as appropriate. The secondary goal was to offer users a variety of services in a stress-free environment.”
“The questions we asked were: can the system meet our security requirements? Can we launch on schedule? Will it be reasonably priced?” says Tanimura. “We considered and evaluated ways of implementing a single sign-on system based on these three questions, in building the My Page service authentication infrastructure.”

Hiroyuki Nishikawa, who works in SCSK’s Financial Systems Business Division which is in charge of developing the personal webpage application and system, says: “The essence of our proposal was that it would provide an authentication infrastructure in a short amount of time and with low licensing costs thanks to the HP IceWall SSO B2C User License, which has no limitation on the number of users. HP IceWall SSO has rich functionality and solid support provided by HP consultants, so we thought it would meet the security requirements for My Page.”

Tanimura comments: “We were fully aware of the benefits of going with a package product instead of developing something from scratch. Our focus was on how finished the single sign-on product would be and its past results in a large-scale deployments.”

HP IceWall SSO is used as an integrated authentication infrastructure in a wide variety of systems, including large intranets and extranets, B2C and B2B online services, and more, and since starting in 1997 has had more than 40 million user licenses. HP IceWall SSO uses an architecture called reverse proxy which eliminates the need for an application server-side agent. It allows users to put together an authentication infrastructure with a simple configuration, and can easily be expanded in terms of processing capability by scaling out the servers. And because reverse-proxy single sign-on systems are located before web applications, business-critical applications are not exposed directly to the internet, which is a benefit.

“The deployment schedule for this system was incredibly tight in almost every respect,” comments Nishikawa. “The fact that HP promised to provide us with timely support in putting together the authentication infrastructure was a source of great relief for us, since we wanted to focus on the application. The HP consultants played a large role in solving issues confronted by the project.”

Tanimura adds: “In launching ZENROSAI’s first online system service, our main focus of increasing the security level adversely affects the ease of use in certain areas. How to optimize those tradeoffs therefore became a major theme of the decision making process.

“When users sign up for a personal webpage, they are first asked to create an ID and password. Once this pre-registration step is done, the users receive a postcard at the address listed for them at ZENROSAI. They then enter an authentication code listed on the postcard to complete the second step. By combining online components and the offline authentication code from the postcard, we can prevent identity theft.”

At this point the project was faced with the question of how to implement the two-step registration process on the authentication infrastructure. Hiroyuki Shimomura of SCSK’s Financial Systems Business Division looks back on the challenge: “Functionality for controlling access by identifying users across the two registration steps is not something that is standard to HP IceWall. No single sign-on product has it, for that matter. So, we turned to HP’s consultants, the security pros who have built many types of authentication systems in the past.”
HPE's consultants who were on the project team proposed implementing this procedure using a UserExit routine that makes it possible to add process programs to the HPE IceWall SSO modules as needed. This method makes it possible to link to external authentication applications using the API that comes standard with HPE IceWall SSO.

“This approach gave us the freedom to control the scope of accessibility by identifying users through the two step process,” says Shimomura. “I really felt like the ability to add on functionality without compromising security was what makes HPE IceWall SSO so great.”

**Benefit**

**More users attracted**

“It’s been four months since the My Page service launched, and already we’ve attracted over 10,000 users,” says Odaka.

Tanimura adds: “As we expected, there was very strong demand for functions like changing your address or your bank info. My Page is open far more hours than the hours of operation of the help desk or contact center, and we noticed that we were getting a lot of accesses between nine and ten at night.”

ZENROSAI provides two channels of contact for members, professional regions (i.e. via labor unions and local offices) and geographic regions (mainly help desks), but now they have a third channel on the internet. A new function was added that allows contact center operators to talk to users calling in with questions while looking at the same screen.

“Using My Page makes it possible to let users know their policies are almost up and to offer new plan products online,” says Tanimura. “We are going to keep boosting this third channel.”

He adds that they are discussing integrating the system with other authentication infrastructures ZENROSAI runs and applying a new HPE IceWall SSO authentication infrastructure for external intranet access.

Odaka sums up: “By letting HPE handle issue resolution in the authentication infrastructure, we were able to focus all our resources on implementing operational processes in the application, allowing us to complete all work, including testing, according to a very tight schedule. The flawless partnership with SCSK and the overall project teamwork are what made the launch of My Page the success that it was.”

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