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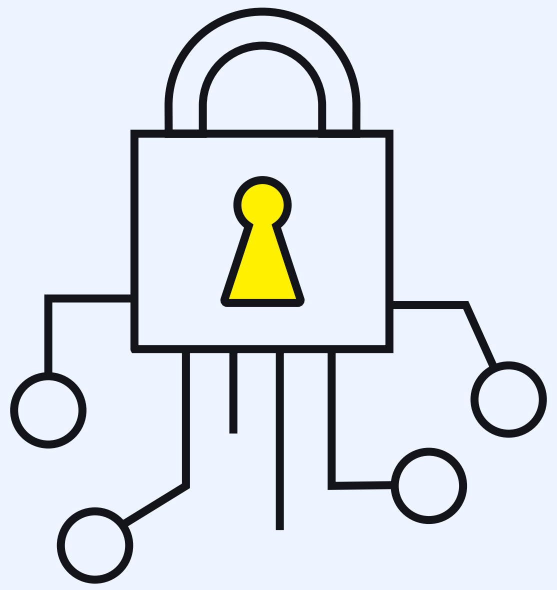
Identity Management Starts with Expert Guidance

For its IAM project with Garancy, NBank leverages external consulting to connect business requirements with technical implementation.

A product by beta systems

For its large-scale IAM project with Garancy, the Investment and Development Bank of Lower Saxony (NBank) brought in external consulting expertise – to serve as a valuable bridge between business requirements and technology.



IT consultants are often well-versed in governance but fall short when it comes to the technical side. Or vice versa. But because IT permissions require both aspects to go hand in hand, you need someone who combines both skills.

The fact that the development bank is using the Garancy Identity Manager so successfully today has a lot to do with plenum AG Management Consulting. On their behalf, IAM specialist Jochen Schneider, who is also the managing director of QUPIT GmbH, assists NBank with all matters related to access rights management. He succeeded in integrating governance issues with technical aspects, thereby bridging the gap between the bank's specific requirements and the software's capabilities. It is a story of methodology, technology, and the interplay between human expertise and powerful software.

The Starting Point: Manual Processes, Regulatory Pressure

The heavy workload resulting from the government's COVID-19 relief programs triggered a rapid expansion of NBank's workforce a few years ago. Employees must access a wide variety of IT systems and require the appropriate permissions to do so.

This, combined with simultaneously increasing regulatory requirements – particularly those set forth by BAIT (Banking Supervisory Requirements for IT) – increased the pressure on the bank to address the issue.

Methodology Before Tool Selection

In 2019, NBank thus began its journey toward modern IAM, coinciding precisely with a phase of rapid change in the company's organizational structure. Christian Wahlmann, Access Rights Manager at NBank: "It was a particular challenge to have to work through these ongoing changes while managing access rights, establishing business roles, and then mapping the entire process in a software solution. At the same time, Garancy enabled us to remain compliant even under the new conditions and to operate much more efficiently."

However, the focus was not initially on any specific software. The project team first developed a solid methodology and governance framework – that is, the internal guidelines for how an authorization management system should be set up.

In doing so, however, Jochen Schneider already took into account the technical capabilities of "typical" IAM software products. This would ensure that the requirements formulated during this project phase could later be easily implemented using available off-the-shelf software and existing IT infrastructure.

The Introduction of Business Roles as a Paradigm Shift

A key component of the realignment was the introduction of specific business roles. These translate technical permissions into understandable, business-related tasks. Jochen Schneider's many years of expertise proved invaluable in developing the role concept and continuously optimizing the business roles. "Using the actual data from previous permission assignments, we formed clusters, identified commonalities, and derived the basis for functional roles from them," explains the consultant. "When a department proposes six new business roles for three new applications, it may be necessary to explain why this can also be implemented using existing business roles."

Significantly Simplified Permissions Management and Recertification

Thanks to the new role-based approach at NBank, permissions are now grouped not only by technical criteria but also by business function, which significantly simplifies their management and recertification. The number of business roles has grown from an initial total of around 600 to just under 1,000 today. This increase reflects the growing number of connected systems and the detailed differentiation of the required access levels.

Only after the methodological foundation had been established, a suitable IAM software solution was selected. As a public-sector contracting authority, NBank is required to issue a request for proposals. From a long list and a short list of potential providers, the Garancy Identity Manager ultimately emerged as the winner.

Integration and Connectors

With the consultant's support, the project team integrated the solution into the bank's existing IT infrastructure. Test and production systems were set up, and interfaces were configured to import organizational and personnel master data from the bank's internal applications. In addition, FlexConnect is used – a standardized interface for systems connected via "Order-to-Admin," meaning without a direct technical connection to the IAM system. This enables the provisioning of programming requests to administrators, who implement the changes manually and confirm them in Garancy.

> More effective recertification processes, combined with improved governance, minimize operational risk resulting from uncontrolled or unauthorized access to critical banking applications.

Jochen Schneider
External Consultant and Specialist in IT Quality Projects

Compliance and Efficiency

Thanks to its IAM system, NBank's IT department now has a comprehensive overview of access permissions. The semi-annual recertification process is more effective because access permissions are better understood and can be revoked "with the click of a mouse" as needed. All authorization request processes follow clear, software-supported governance, which eliminates manual workarounds and informal assignments.

Measurable Success: Reduction in Direct Assignments

The value of IAM software lies in the fact that, without it, it would be difficult to comply with banking supervisory and regulatory requirements. Quantifying this value in concrete terms is not always easy, and not every company performs detailed ROI calculations.

Nevertheless, NBank tracks one key quality metric: the ratio of role-based permissions to direct assignments of permissions. This ratio has continued to improve over the years. While initially 10-14 percent of permissions were assigned directly (i.e., not controlled via role-based permissions), the IAM team has since reduced this percentage to less than five percent.

Conclusion: IAM as a Strategic Success Factor

The project at NBank clearly demonstrates that modern access rights management is not only a regulatory requirement but also a strategic success factor. All business-critical applications are connected to Garancy, and the bank is consistently pursuing a strategy of integrating all authorization management into the IAM system.

By combining a well-thought-out methodology, powerful software, and the expertise of an experienced consultant, NBank is able to meet compliance requirements more effectively, reduce risks, and at the same time promote acceptance of permission management throughout the company.

Our stated goal is to bring access permissions under role-based control. With direct assignments now accounting for less than five percent, we're getting pretty close to the ideal situation. The lower this figure is, the more we can control through access rights management, the faster we can get new hires up and running, and the more we enhance overall security when accessing our systems.

Christian Wahlmann
Access Rights Manager
at NBank

THE COMPANY

NBank

The Investment and Development Bank of Lower Saxony (NBank) is the investment and development bank of the state of Lower Saxony, headquartered in Hanover. It began operations on January 1, 2004. As a public-law institution, NBank is wholly owned by the State of Lower Saxony. It supports the state in its structural and economic policy initiatives and is committed to providing expert support for economic development, the labor market, housing, and infrastructure. NBank offers non-discriminatory, independent, and tailored advice on the wide range of funding programs available from the EU, federal, state and local governments.

NBank
Wir fördern Niedersachsen

Facts & Figures

FOUNDED

2004

EMPLOYEES (2026)

APPROX. 850

HEADQUARTERS

Hanover

CHAIRMAN OF THE BOARD

Michael Kiesewetter

INDUSTRY

Financial Services

The Challenge

The rapid increase in the number of employees in recent years as a result of COVID-19 relief measures, combined with strong overall demand for support programs and, at the same time, stricter regulatory requirements – particularly those set forth in the BAIT (Banking Supervisory Requirements for IT) – increased the pressure on the bank to implement a high-performance IAM system.

Products Used

Garancy Identity Manager, Garancy Process Center,
Garancy Recertification Center, uConnect Advanced, FlexConnect

Benefits of the Garancy Solution

With the Garancy Identity Manager, the bank has a centralized overview of all granted permissions. Recertifications can be carried out more effectively, and all governance policies regarding access to IT systems can be met. The high usability of Garancy's recertification module has led to the topic of authorization management – which used to carry negative connotations – being viewed much more positively today. Managers understand the processes better and can carry out their tasks more independently.

Competitive Advantage

When staff are relieved of repetitive, time-consuming manual tasks, they can focus more on customer-oriented activities. This is exactly what NBank's Garancy Identity Manager enables: it automates the assignment of access rights for new hires, departing employees, and changes in individual employees' job responsibilities, thereby ensuring compliance with all governance requirements. Both the IT department and management benefit equally from this.

Key Metrics

Connected systems: approx. 75
Configured roles: approx. 1,000
Direct assignments of permissions: less than 5 %

Ready to Unlock New Opportunities?

Get in touch to explore how Garancy can support your IAM strategy.

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