Thales
IdCloud

Secure onboarding and access built for insurance

THALES
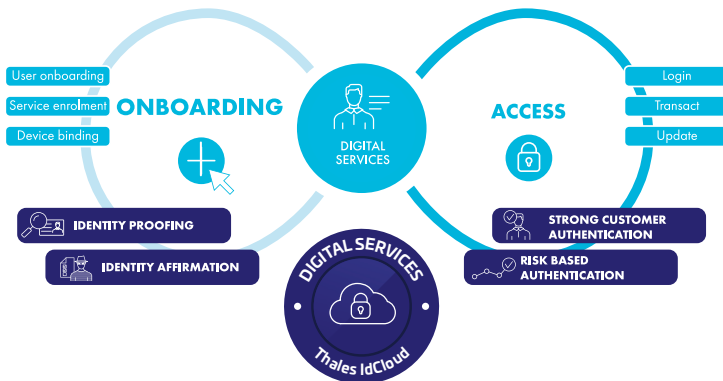Building a future we can all trust

Thales IdCloud
Secure onboarding and access built for insurance

Our cloud-based solutions empower insurance companies to elevate their customer journey. By combining identity proofing, authentication and risk management we ensure secure onboarding and access to apps and services – all within a single platform.

Customer expectations and new regulations are re-shaping the world of insurance

Policyholders want to be able to **onboard and access new services** anytime, anywhere and from any device. They expect filing a claim or accessing their insurance plan to be both easy to use and well protected. They are looking for a **frictionless user experience**, and are not afraid to switch to another supplier if their needs are not met. The key to a successful digital transformation depends on the ability to **combine convenience and simplicity with security and trust**.

New regulations, such as **PSD2** and **GDPR** in the EU, are focused on **putting the customer first**. This puts further pressure on insurance companies to be more agile and customer-focused to stay competitive in the ever-changing business environment. Moving to the cloud is critical for insurers looking to secure their future in a digital world.

Digital insurance customer journey loop

There is a similar customer journey lifecycle for all digital insurance as illustrated below.
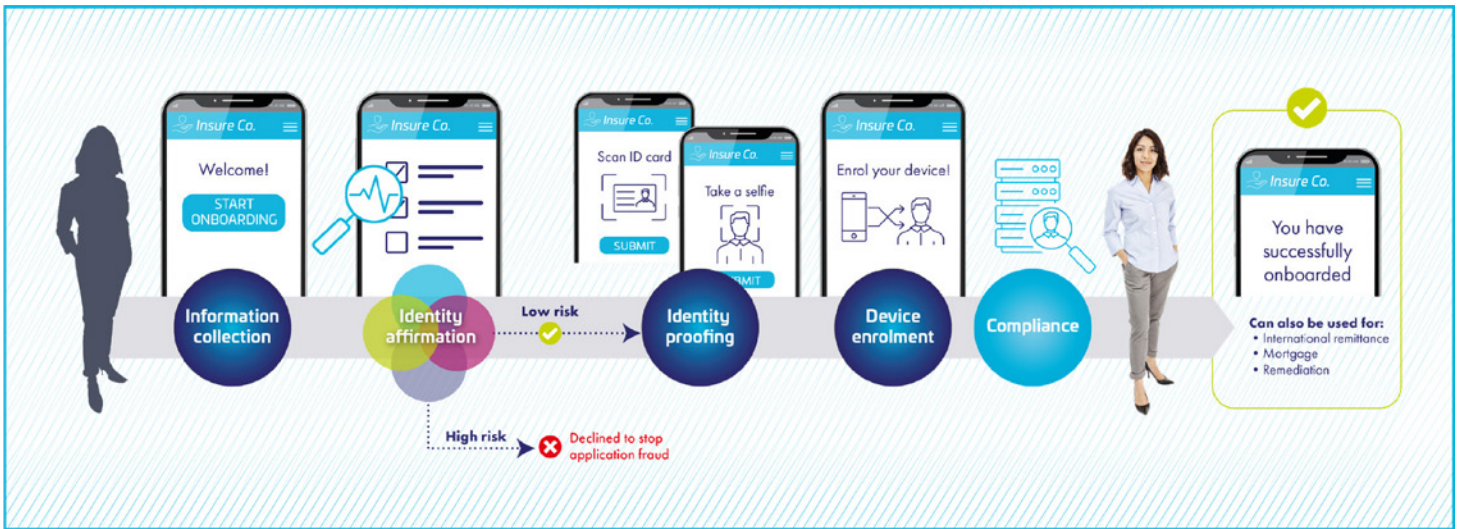
New customers first onboard with the insurer and enroll to different services, tie their mobile device to their account and then log in to access services such as filing a claim, signing paperwork and updating their personal data.

Customers move around in this loop by accessing services regularly, carrying out transactions and updating sensitive information, and occasionally adding new services or changing devices.

At all stages in the customer journey the insurer must:
- Optimize the **customer experience**
- **Assess risk** and **guarantee security**
- Comply with **regulations**
- Reduce **operating costs**

Secure and enhance the customer journey

For a fully digital onboarding of new customers, which adheres to stringent **know-your-customer (KYC)** regulations, you need **identity proofing services** such as **document verification and face recognition**. For recurring access to your digital apps and services you need **strong customer authentication (SCA)** services and the ability to **digitally sign transactions**, as well as **end-to-end encryption** of the sensitive data exchanged between users and the insurer.

With these services you can provide secure onboarding and access to all your insurance apps and services. You can **enhance the customer journey by adding risk management as well**.

Combine identity proofing and identity affirmation for the best onboarding process

Enhanced onboarding with identity affirmation

Strengthen your **identity proofing** process security by adding identity affirmation. Identity affirmation applies risk management technologies to analyze the environment and user behavior in order to detect suspicious activities. This helps **prevent ID fraud** during digital onboarding, and can lower total cost of ownership by avoiding additional checks and abandoning high-risk enrolments at an early stage.

Enhanced access with risk-based authentication

By adding smart risk management services to the access stage, the **risk level of each customer transaction is analyzed** and offers recommendations on the most appropriate authentication method. This aids in **minimizing risk and preventing account takeover fraud**: whether to allow the transaction, block it, or challenge the customer with a step-up authentication.
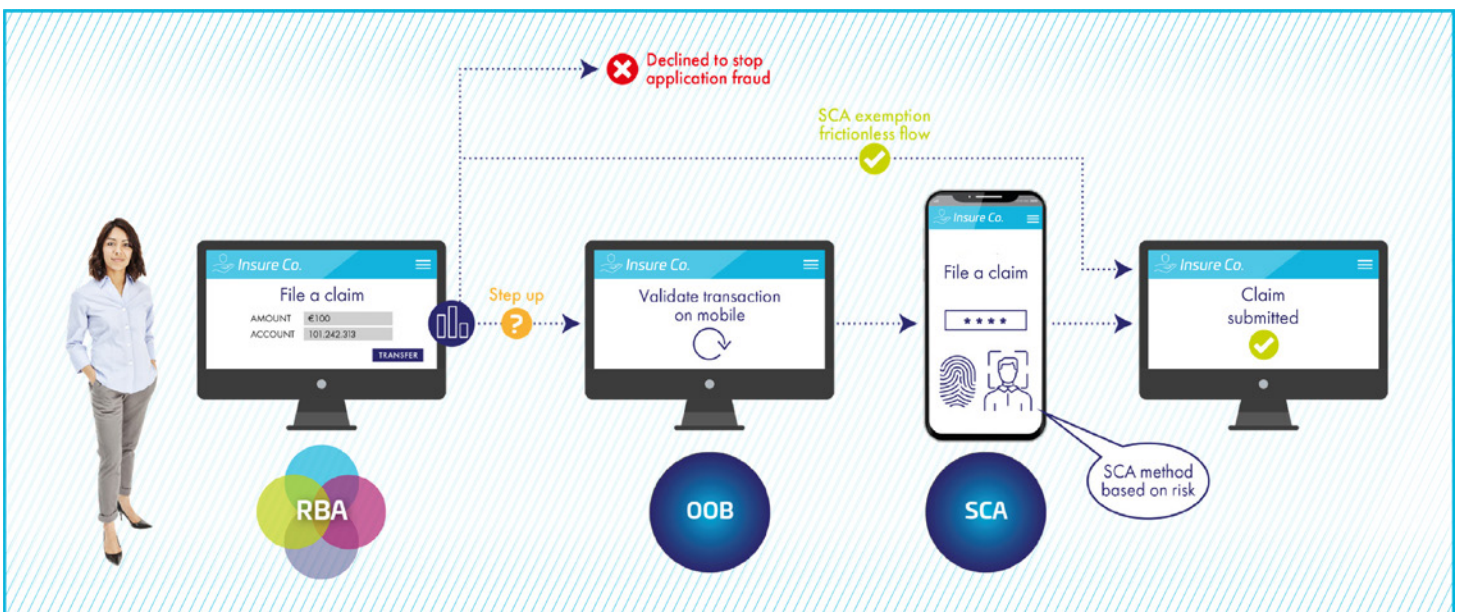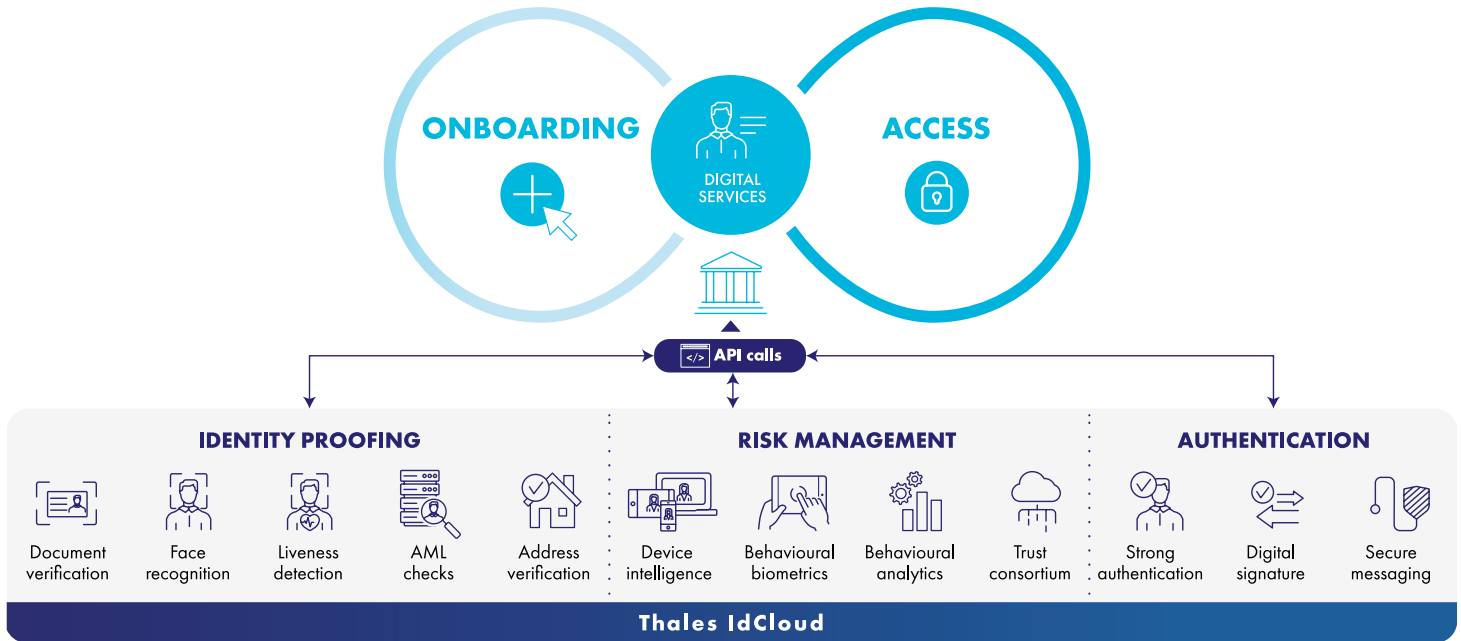

Frictionless user experience with risk based authentication (RBA) for web transactions, using out-of-band (OOB) mobile strong customer authentication (SCA) when needed

All services available on one platform

The beauty of Thales IdCloud is that all services you need for your full customer journey are available on a **single cloud-based platform**.

As your needs and customer use cases evolve, we ensure that you will always benefit from the latest identity proofing, authentication, risk management and mobile security technologies available on the market.

Securing and enhancing your digital insurance customer journey has never been easier.

ONBOARDING   DIGITAL SERVICES   ACCESS

API calls

IDENTITY PROOFING

Document verification | Face recognition | Liveness detection | AML checks | Address verification

RISK MANAGEMENT

Device intelligence | Behavioural biometrics | Behavioural analytics | Trust consortium

AUTHENTICATION

Strong authentication | Digital signature | Secure messaging

Thales IdCloud

Smooth integration and compliance

Our Thales IdCloud platform is SOC2 and ISO27001 certified, enabling you to meet critical security and compliance requirements. With a single-platform approach the audit and compliance process is simplified with support for the latest privacy and security regulations such as GDPR, CCPA, PSD2 and FFIEC.

We have a full team of experts to guide you all along the way, from fraud experts to help you identify your needs to our cloud operations team which continuously monitors your platform. Fast integration is achieved with our customer onboarding team -- plus, we offer 24/7 support after integration.

About Thales

Today's businesses and governments depend on the cloud, data and software to deliver trusted digital services. That is why the most recognized brands and organizations around the world, rely on Thales to help them protect sensitive information and software wherever it is created, stored or accessed – from the cloud and data centers to devices and across networks. As the global leader in data security, identity & access management, and software licensing, our solutions enable organizations to move to the cloud securely, achieve compliance with confidence, create more value from their software and deliver seamless digital experiences for millions of consumers every day.

Your trusted partner

As the market leader in strong authentication and identity verification solutions, we are a trusted partner for insurance companies that want to digitalize their business and gain a competitive advantage in the industry. Our solutions already provide secure and convenient onboarding and access to insurance services for hundreds of millions of end users worldwide. Moreover, we are committed to supporting our customers to ensure both data security and privacy.

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Building a future we can all trust

Contact us

For all office locations and contact information,
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