



Komerční banka - Access model in digital bank

In 2020, Komerční banka (KB) launched one of the largest projects on the Czech banking market - the so-called New Digital Bank (NDB). NDB is built on new core systems, brings new KB+ internet and mobile banking and a completely unique client proposition for both new and existing clients. One of the key parts of the digital bank solution is the management of access rights to sensitive data, common to all channels and users - whether they are directly clients, employees or technology accounts. Unicorn provides senior specialists who have been behind the birth of this important component and continue to develop it.



Success story

From the beginning, the architecture of the new digital bank counted on the use of a centralized component that will ensure omnichannel management of users' access rights to sensitive client data and will determine the scope of their rights. This component, the Access Model, determines the rights of users to the data of the new digital bank.

The scope of managed rights covers all client and service processes so that each bank user only gets access to the data to which he currently has rights. This covers client rights - whether they are direct clients, account holders, legal representatives or court-appointed guardian or insolvency administrator approaches. Employees have access only to the data of such clients, which they get access to for reasons of their job classification or work duties, and at the same time, internal regulations are implemented, preventing, for example, bank advisors from serving close people. A key part of the implementation of access rights is the evaluation of rights in the field of payment systems, where limiting factors such as the amount and type of payment, client property restrictions or even the strength of the used authorization method for self-signing the transaction are also evaluated.

Unicorn's senior specialists stood by the design of the overall solution. They supported the use of a dynamic external authorization tool and designed its integration into the bank's development framework to make it as easy as possible for developers to connect to the Access Model component. Based on this solution, Unicorn specialists helped to create basic access policies for citizens and small business clients, a module for calculating limits, an internal application for capturing ongoing legal proceedings and the resulting impact on clients' rights, and other supporting components.

Together with KB specialists, Unicorn specialists further expand and develop the Access Model as the new digital bank is enriched with new products or client groups. They are currently working on a proposal for a rights solution for corporate clients, where they once again solve both the strict rules of employee access based on the "need to know" principle and various authorization rules, tailored to business entities of all sizes and organizational arrangements.

KB Representative statement

"At first, we had some concerns about the creation of the Access Model, because it was a completely new direction, on new technologies, and all this within the very tight deadlines set for the launch of the NDB. The specialists supplied by Unicorn helped us not only with the design of the architecture, the selection technology and our own supplies, but also with the building of an entire agile team, which has been working perfectly ever since and continuously delivers a stable and functional solution. We are convinced that both the comprehensive knowledge of the supplied specialists and their ability to adapt new technologies and inspiring personal commitment."

In Prague on June 27, 2024

Ondřej Smidák
Product Owner, Permission Model

NA PARTNERSTVÍ ZÁLEŽI



Komerční banka is one of the most important banking institutions in the Czech Republic and in the region of Central and Eastern Europe. It is part of the international Soci t  G n rale (SG) group and provides comprehensive retail, corporate and investment banking services.

Other companies of the Komer n  banka financial group offer specialized services, which include pension insurance, building savings, factoring, consumer loans and insurance.