



## Case study

### Awera

Strong in-country partnership to launch a new mortgage & personal loans brand in Italy

#### **Avvera – B2B service that makes you smile, thanks to iWelcome’s flexible and user-friendly platform**

**The financial services market is on the move. With an increased market access, greater competition due to new FinTech players and new product offerings it is more important than ever to interact digitally with potential customers. Whether financial services are sold to end consumers or through business partners, launching a new product in this evolving market demands a solid IAM infrastructure.**

The Credem banking group (Credito Emiliano Banking Group) is a multi-regional financial services group based in Reggio Emilia, in the north of Italy. It’s among the top 10 largest listed banking groups in the country, offering a full range of commercial, institutional and retail banking services.

Credem is always looking to improve their services. For their mortgage and personal loans offering, they developed a new brand, Awera. The philosophy of this brand is to offer simple, flexible, carefree and affordable personal loans, summarised in their pay-off: “It all starts with a smile.” Launching this brand, Credem has to fully rely on their very strong B2B intermediary network to boost sales. The online access to the service needs to be as simple and flexible as the product itself.



In search of a strong, flexible and simple digital infrastructure, Credem turned to Net Studio S.p.A, an Italian company specialised in design and implementation for Logical Security Systems. Net Studio realised that traditional IAM solutions would not be sufficient in a model where advanced delegation management and privacy & consent capabilities were important requirements. They needed an innovative CIAM solution suitable for B2B processes. The search led to iWelcome.

### A strong partnership

Net Studio and iWelcome developed a strong partnership. Led by Net Studio, Avera implemented and executed its new B2B Identity and Access Management (IAM) strategy to manage identities, remove workload from internal IT by delegation, and increase security. Maurizio Pratesi, Senior Consultant and one of the Founders at Net Studio said:

"With the implementation of iWelcome's IDaaS solution as the central data store and login & authentication portal,

Avera will be ready to conquer the mortgages and personal loans market. The platform is flexible enough to add other applications, matching the ambitions to also add other financial products to the Avera offering."

### Registration and federation

External users that want access to the Avera platform are submitted to different types of onboarding processes:

1. New partners can request an account, after which they are invited for a physical meeting to establish the new relationship, and to provide all necessary details for authentication. Once all details are verified, the partner account is activated.
2. Other banking groups in Italy can login to the platform making use of a federation, based on a SAML integration; users at these banks are trusted and do not need an additional authentication or verification within the Avera platform.

## Statistics



**10.000 +**

business users



**6**

different hierarchical levels



**1**

implementation partner

## Advanced delegation and hierarchy

Besides registration of new partners, the iWelcome platform enables Avera a high level of delegation in user management. Once verified and connected to the platform, every external partner can appoint a Business Delegate power user, who is able to add new users within the company, either manual or in bulk upload. The power user is also able to add hierarchical attributes, such as region and types of product that can be sold per user. This hierarchy serves as a governance structure.

## Consent Management

One of the reasons that Net Studio and Credem chose the iWelcome platform are the extensive

consent capabilities. "There is no other CIAM product that manages consent and privacy like iWelcome," states Maurizio Pratesi. "We use the iWelcome consent API amongst others for document consents. If a partner or specific user has not agreed on new term & conditions, the request comes back negative, and it is not possible to gain access to the sales portal."

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## Reaching the end-consumer through B2B

The Avera platform serves as a B2B2C sales framework. Intermediaries use the platform to sell mortgages, and in a later stage salary-backed personal loans, to end users. Impeccable B2B2C service needs to bring a smile to the face of the end consumer. But the platform also offers specific B2B features, only intended for the business partner, such as access to details about their commission balance.

With the iWelcome B2B platform, Avera shows that impeccable B2B-service is a powerful tool to reach end-consumers.

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## About iWelcome

iWelcome is Europe's #1 cloud Identity platform. We give organisations in finance and other selected industries the agility and speed to provide their consumers and business partners secure & seamless access across portals, apps and things. Trusted identities and easy access are the corner stone in any winning digital strategy; with iWelcome's cloud service that's all being taken care off. Born and headquartered in Europe, iWelcome provides features such as Flexible Onboarding, Identity Validation, Consent Management, GDPR support, MFA and Delegation. All of this provided via multi-branded-UI and API's, making iWelcome one of the most flexible CIAM solutions on the market. Analysts like Gartner and KuppingerCole have been recognising iWelcome as a worldwide Product Leader with "Excellence" ratings since 2014. On top of that, iWelcome is the largest certified supplier for the Dutch government ID 'eHerkenning', notified under eIDAS.



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+31 33 445 05 50 | [info@iwelcome.com](mailto:info@iwelcome.com) | [www.iwelcome.com](http://www.iwelcome.com)