



**a scalable, user-friendly login
experience for one of France's
largest insurers**



a strong European solution

As Europe's #1 CIAM cloud solution (according to Gartner and others), OneWelcome was a logical choice for a company like Malakoff Humanis. We offer the experience and expertise to support companies like this, which operate in heavily regulated industries.

Malakoff Humanis serves as an extension of the French social welfare system, which means it is subject to many strict national and local regulations, including complex security and data protection requirements. On top of that, Malakoff Humanis processes highly sensitive personal data. This is why we provided them with a CIAM solution with advanced GDPR capabilities, including integrated consent management, to meet the requirements of the France Data Protection Authority (CNIL).





first cloud application

Because most of its applications are still on-premise, we worked with Malakoff Humanis to create a cloud CIAM solution capable of onboarding more quickly, innovating more easily and scaling more efficiently, all with a lower TCO and less technological risk. Cost was a major factor, which led Malakoff Humanis to move to their first cloud application.

In addition, we guarantee data residency in Paris as part of our solution's out-of-the-box features. This was another important factor for Malakoff Humanis.



social responsibility

As part of the French social protection system, Malakoff Humanis must comply with strict accessibility laws to ensure equal access to their services. That's why all our OneWelcome pages are compatible with accessibility solutions such as voice. This ensures that people with visual impairment can easily navigate through OneWelcome pages and access their Malakoff Humanis account.





adding “France Connect” to login

In addition to their own username/password login, Malakoff Humanis also needed to offer users the option to access their services with France Connect. This is a governmental ID that was initially intended to help digitalise public services in France but is also required by law in parts of the insurance sector.

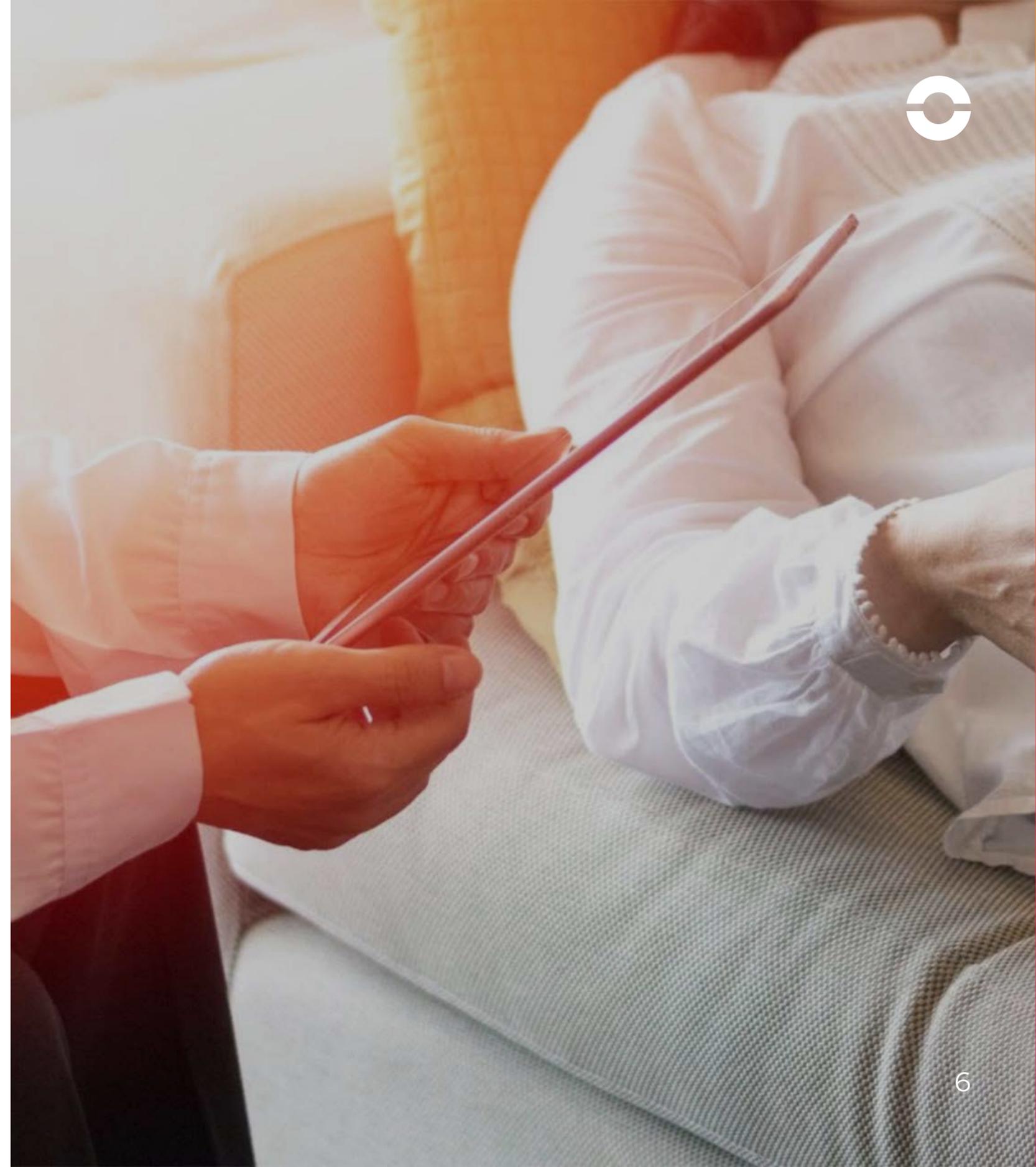
Besides being a trusted French ID, France Connect also brings France in line with the European Union’s Electronic Identification and Signature (eIDAS) Regulation. OneWelcome provided the France Connect login option to Malakoff Humanis to comply fully with French and European law while also making the login process more convenient for users.



improved self-service

As a company that serves millions of customers, Malakoff Humanis has dealt with heavy volumes of customer care queries in the past whenever users had difficulty logging in to their account. To help Malakoff Humanis overcome this, we improved their complete registration and login process and added our self-service password reset feature.

With OneWelcome's CIAM in place, Malakoff Humanis now receives fewer customer queries and enjoys higher customer satisfaction. This has resulted in less pressure on Customer Care, along with a lower TCO and a higher NPS.





the future of authentication

Malakoff Humanis has already implemented multi-factor authentication for a specific set of users. Adaptive authentication is another important element for them, helping to detect and prevent fraud. As a continuously evolving organisation, Malakoff Humanis plans to keep innovating its authentication options.

Their goal is to provide a 'no-more-username/password' experience by offering in-app push and swipe login options to their customers, continuously improving the secure and user-friendly journey for the essential services they offer. With OneWelcome at their side, Malakoff Humanis has a strong partner to help them achieve the convenient, secure, password-free authentication of the future.



an insurer on the move

As a major player in French supplemental social welfare, Malakoff Humanis offers individual and collective insurance services. The insurer offers services to industries and companies as well as individual employees and retirees to protect their health capital and optimise their social protection.

Malakoff Humanis went through a large merger in 2019 and is constantly working on improving its services across multiple brands.

To enhance their online services, sustain growth and fuel upsell opportunities, Malakoff Humanis wanted to implement a central and secure login and authentication experience for all its current and future brands. Their most important requirements were to offer a 100% available, frictionless online customer journey as well as GDPR-compliant access to personal data and consent management. Because of their large number of customers, Malakoff Humanis needed a Customer Identity and Access Management (CIAM) solution that could easily scale up to millions of users. They teamed up with OneWelcome to implement a system that meets all these needs.

malakoffhumanis.com

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portal for B2C & B2B

business customers

650,000

policyholders (collective and individual)

10,000,000+

pension contributors and beneficiaries

13,000,000+

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