

Welford IAG for Financial Services

Securing the Digital Financial Frontier: Continuous Access Integrity for the Modern Enterprise

Financial institutions now operate across highly distributed identity ecosystems spanning core banking platforms, cloud services, fintech integrations, third-party suppliers, and privileged infrastructure. As digital transformation accelerates and regulatory expectations continue to rise, the traditional security perimeter has effectively disappeared.

This transformation has created a critical Identity Gap, the often invisible drift between authorised access policies and the access that actually exists across complex, interconnected environments. Left unmanaged, this gap increases exposure to fraud, privilege misuse, compliance failures, and operational risk.

Managing this complexity requires more than legacy IAM tools or periodic access reviews; it demands Continuous Access Integrity, the ability to ensure that every access decision, at every moment, aligns with policy. Welford IAG enables financial institutions to reduce standing privilege, strengthen audit readiness, simplify compliance operations, and continuously validate that Approved Access matches Actual Access across the enterprise.

By replacing fragmented oversight with continuous governance, automated controls, and real-time visibility, Welford helps organisations embrace Zero Trust while maintaining operational agility and customer trust.

The Challenge: Navigating the Financial Risk Landscape



Compounding M&A Risk

Rapid identity influxes from acquisitions often lack visibility, leading to overprovisioning and increased cyber vulnerabilities.



Third-Party & Fintech Partner Exposure

Managing secure, time-bound access for vast partner and fintech ecosystems remains a critical governance gap.



Manual Process Bottlenecks

Manual JML processes drive "access drift" and human error, slowing down the business and increasing risk.



The Compliance Burden

Evolving regulations and a reliance on manual reporting hinder continuous compliance, resulting in frequent audit findings.



Access Governance

- Access request lifecycle
- Approval routing
- Time-bound access
- Extension and revocation
- Approved entitlement inventory



Privileged Access Governance

- No standing privilege
- Linux access governance
- Password-free access
- Session visibility
- Privileged entitlement control



Identity Compliance

- Identity inventory
- Ownership checks
- Password and vaulting policies
- Unmanaged account detection
- Continuous compliance status



Policy Governance

- Access policy rules
- Violation detection
- Risk dashboards
- Remediation tracking
- Audit-ready evidence



Reconciliation

- Approved vs actual access comparison
- Unmanaged account discovery
- Matched and unmatched accounts
- Subsystem-level reconciliation
- Exception reporting



Certificate Governance

- Certificate request and approval
- Internal CA integration
- Issuance, renewal, revocation
- Expiry monitoring
- Machine identity governance

Welford IAG: Core Solution Pillars



Continuous Reconciliation

Proactively eliminates "access drift" by ensuring real-time alignment between approved policies and actual access across the enterprise.



Unified Financial Governance

Bridges the "Identity Gap" between cloud-native apps and legacy core banking, providing centralized control and an immutable audit trail for every asset.



Zero Standing Privilege

Enforces Zero Trust by replacing "always-on" access with Just-in-Time (JIT) approvals, drastically reducing the standing attack surface for human and machine identities.

Audit Readiness & Compliance Value

Welford IAG is designed to make financial institutions "Audit-Ready, Every Day".



Point-in-Time Access Views: Stakeholders can generate reports showing exactly what access any user or machine had at any specific date and time in the past.



Immutable Evidence: The platform captures a full audit trail of every request, justification, approval, and revocation event.



Automated Reporting: Shift from manual, error-prone data collection to exportable, real-time compliance dashboards that identify gaps and non-compliant accounts instantly.

Business Outcomes

Reduced Cyber Risk



Minimise vulnerabilities associated with overprovisioning and standing privileges.

Operational Excellence



Replace manual bottlenecks with automation to increase IT productivity and workforce agility.

Proven Compliance



Eliminate the stress of audit cycles with continuous validation and immutable evidence.

Fraud Mitigation



Enforce strict Separation of Duties and least privilege across all financial applications.

Welford Identity & Access Governance Platform

A Unified Identity Control Platform

CONTACT TODAY TO SEE
HOW WE CAN SECURE
YOUR FINANCIAL FUTURE.



For more information, please contact us at +44 203 442 0741
E-mail: info@welfordsystems.com
or visit us online at www.welfordsystems.com