Zagrebačka banka
UniCredit Group

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security to be free

Zagrebačka Bank Secures Client Access to Online Services with Gemalto Authentication

Zagrebačka Bank is the leading bank in Croatia with more than a million clients, with most of them utilizing its e-zaba online banking portal. The bank relies on Gemalto's SafeNet eToken USB Authenticator to secure access to online services.

The Organization

Zagrebačka Bank is the leading bank in Croatia. It is considered the leader in the domestic market and one of the most successful members of the Group UniCredit. Zagrebačka Bank has a business network of 130 branches and 800 ATMs and services approximately 1.2 million clients, including 90,000 corporate clients. Zagrebačka Bank is publically traded on the Zagreb and London stock exchanges.

The Business Need

Zagrebačka Bank offers progressive online banking services such as fund transfers, online banking transactions and customer account access to its customers. The bank wanted a two-factor authentication solution that met the following needs:

> Prevent identity theft and fraud
> Enable digital signatures for online financial transactions
> Meet the high standards of a certificate-based solution for maximum security
> Enable easy update of advanced security applications

Challenge

Zagrebačka Bank offers progressive online banking services such as fund transfers, online transactions, and customer account access to its corporate customers, and wanted a two-factor authentication solution to secure access to their online banking portal.

Solution

The bank selected Gemalto's SafeNet eToken USB Authenticators for certificate-based two-factor authentication to the e-banking portal.

Benefit

SafeNet eToken uses a digital certificate to validate customers' identities, as well as digitally sign transactions, and offers encrypted on-board storage so the bank can deliver tools and applications easily and efficiently.

The Solution: Gemalto's SafeNet eToken USB Authenticator

Zagrebačka Bank has successfully deployed thousands of SafeNet eToken USB Authenticator certificate-based authenticators which combine PKI technology with on-board encrypted storage. In this way, the bank has been able to implement a range of advanced security applications including strong authentication, digital signing and data protection with a single portable token. Support for encrypted storage on-board the token enables the bank to deliver bank-related tools and applications easily and efficiently to customers, instead of providing them with a separate CD. It also gives customers the added benefit of portable encrypted storage for their personal documents.

About Gemalto's SafeNet eToken USB Authenticator

SafeNet eToken USB Authenticator is a USB smart card authenticator with onboard encrypted flash memory. SafeNet eToken enhances productivity by offering secure connectivity to networks, applications, and web-based services and offers flexibility by combining strong two-factor authentication with encrypted data on a portable FLASH device.

About Gemalto's SafeNet Identity and Data Protection Solutions

Through its acquisition of SafeNet, Gemalto offers one of the most complete portfolios of enterprise security solutions in the world, enabling its customers to enjoy industry-leading protection of data, digital identities, payments and transactions – from the edge to the core. Gemalto's newly expanded portfolio of SafeNet Identity and Data Protection solutions enables enterprises across many verticals, including major financial institutions and governments, to take a data-centric approach to security by utilizing innovative encryption methods, best-in-class crypto management techniques, and strong authentication and identity management solutions to protect what matters, where it matters. Through these solutions, Gemalto helps organizations achieve compliance with stringent data privacy regulations and ensure that sensitive corporate assets, customer information, and digital transactions are safe from exposure and manipulation in order to protect customer trust in an increasingly digital world.

Solution Benefits

> Customers can carry out online banking transactions with the complete assurance that their bank account is protected and their identity secure from cybercriminals

> Customers have the added benefit of encrypted storage for their own personal documents and information on one device

> Zagrebačka Bank has been able to deploy advanced security applications including data protection, digital signing and strong authentication with a single token

> SafeNet eToken USB Authenticator encrypted storage serves as a software delivery platform for Zagrebačkabank tools and applications, resulting in simple and fast installation of PKI software components. This has saved the bank having to separately distribute thousands of CDs with bank software and applications.

> Convenience and portability for customers

> Better customer service by enabling secure online transactions

> Added value for customers by offering encrypted storage of their confidential documents together

> Encrypted storage serves as a delivery platform for tools and applications facilitating maintenance and improving customer support

> Effective strong authentication reduces costs associated with data breaches and increases confidence of bank customers to do business online

"After years of successful and wide-spread implementation of PKI smartcards, Gemalto's SafeNet eToken devices were natural step in Bank's efforts to provide the highest quality banking experience for our online banking customers. Gemalto's SafeNet eToken, tightly integrated with "Logos" PKI application's module, allows our customers not only to complete online banking transactions with the complete assurance that their bank account is protected and their identity secure from cybercriminals, but to have safe and encrypted storage for their documents and information in one single device."

Luka Tomašković, Head of Cash Management, Zagrebačka Bank

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