



CASE STUDY

RAIFFEISENBANK DIGITAL CHANNELS SECURITY

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WULTRA HELPS RAIFFEISENBANK TO IMPROVE USER EXPERIENCE, PSD2 COMPLIANCE AND SECURITY

Wultra helps Raiffeisenbank, the most customer-friendly bank, to replace and update the security components of all retail digital banking channels. In the scope of our project, we delivered a robust solution for the strong customer authentication (SCA) for web and mobile, mobile runtime protection and mobile anti-malware solution.

500 000 +
PROTECTED CLIENTS

€16,8B+
PROTECTED ASSETS



- 1** MALWARE DETECTION
- 2** APP SHIELDING
- 3** SECURE SIGN-IN AND TRANSACTION APPROVAL (SCA)



OUR SOLUTION

We implemented Mobile Token solution on iOS and Android to cover the SCA topic in the Internet and PSD2 banking. We also integrated our Mobile Security Suite to the existing Mobile eKonto banking app. To protect all Raiffeisenbank mobile apps, we applied the App Shielding technology. On Android, we added an additional layer of protection with Malwarelytics - our mobile malware protection suite.



Mobile Token

Mobile Token from Wultra is an easy-to-use mobile app for iPhone and Android thanks to which Raiffeisenbank customers never have to use SMS authorization or look for hardware tokens. Wultra Mobile Token makes access to all digital channels quick and easy with a highly secure and user-friendly means of authentication and authorizing operations.



Mobile Security Suite

Wultra Mobile Security Suite is a software development kit (SDK) that secures Mobile eKonto app by Raiffeisenbank. As a result, the bank's mobile banking customers can easily sign in or confirm operations with a short PIN or fingerprint as well as sign contracts in the same easy way or even see their account balance before signing in via widgets or on a smartwatch.



App Shielding

Wultra App Shielding actively protects mobile apps by Raiffeisenbank for iOS and Android against zero-day and other targeted attacks, allowing mobile apps to run securely, even on highly infected devices. If hacker attacks, Wultra App Shielding responds by taking necessary measures to protect Raiffeisenbank apps fully. With a minimal system overhead, it maintains an optimal user experience and app speed.



Malwarelytics

Malwarelytics is a malware-detection plugin that protects your Android app from mobile malware and helps you stay ahead from the cyber-criminals. The SDK implementation takes only 10 minutes and instantly enables you to learn what malware is currently active on your users' devices, see which specific users are affected, and actively help them to remove the threat from their smartphone as soon as it shows up on your radar.

WULTRA SECURES NEW VERSION OF MOBILE EKONTO APP BY RAIFFEISENBANK

After Raiffeisenbank released a new version of their Mobile eKonto app in winter 2018, the security was one of the main selling points, and of course, Wultra helped to make it even more robust.

Mobile eKonto uses Mobile Security Suite for strong customer authentication and transaction signing as mandated by the PSD2 requirements. Additionally, App Shielding by Wultra protects the mobile banking app in combination with Malwarelytics - our malware protection plugin for mobile banking. Therefore, the app can resist sophisticated attacks on mobile operating systems and runtime, as well as attacks by the current mobile banking malware.



Thanks to the security components by Wultra, we quickly responded to an increasing threat of mobile malware attacks and hardened our application security.



TOMÁŠ ROSA
CHIEF CRYPTOLOGIST



About Raiffeisenbank

Raiffeisenbank Czech Republic has been operating in the Czech market since 1993. The fifth largest bank in Czechia provides a wide range of banking services to private and corporate customers. In 2019, Raiffesienbank Czech Republic was awarded for the fifth time in a row the Most Client-Friendly Bank of the Year.