



“After years of successful and wide-spread implementation of PKI smartcards, SafeNet’s eToken devices were natural step in Bank’s efforts to provide the highest quality banking experience for our online banking customers. SafeNet eToken, tightly integrated with Logos’s PKI application modules, 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

Background

Zagrebačka Bank, a member of the UniCredit Group, is the leading bank in Croatia with approximately 1.2 million clients. Zagrebačka Bank holds a quarter of total bank loans and almost one third of overall bank deposits in the country. The bank offers online banking services to more than 78,000 corporate customers through its e-zaba bank portal. Zagrebačka Bank uses SafeNet’s eToken NG-Flash certificate-based USB strong authentication solution to secure these services.

Problem and Customer 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

The Solution: SafeNet eToken NG-FLASH

Zagrebačka Bank has successfully deployed more than 10,000 eToken NG-FLASH 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.

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

Benefits

- 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

- eToken NG-FLASH encrypted storage serves as a software delivery platform for Zagrebačka bank 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

About eToken NG-FLASH

eToken NG-FLASH is a USB smart card authenticator with onboard encrypted flash memory. eToken NG-FLASH 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 SafeNet

In 2007, SafeNet was acquired by Vector Capital, a \$2 billion private equity firm specializing in the technology sector. Vector Capital acquired Aladdin in March of 2009, and placed it under common management with SafeNet. Together, these global leading companies are the third largest information security company in the world, which brings to market integrated solutions required to solve customers' increasing security challenges. SafeNet's encryption technology solutions protect communications, intellectual property and digital identities for enterprises and government organizations. Aladdin's software protection, licensing and authentication solutions protect companies' information, assets and employees from piracy and fraud. Together, SafeNet and Aladdin have a combined history of more than 50 years of security expertise in more than 100 countries around the globe. Aladdin is expected to be fully integrated into SafeNet in the future. For more information, visit www.safenet-inc.com or www.aladdin.com.

About Zagrebačka Bank

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.