



CASE STUDY

# SafeNet Authentication Service Secures Employee and Client Access at PPF Banka

To safeguard access to its internet banking services, and extend access to mobile devices, PPF Banka had to augment its existing authentication security strategy – all without introducing complexity for end users. To achieve these objectives, PPF Banka upgraded to Gemalto SafeNet Authentication Service.

## Organization

Headquartered in Prague, Czech Republic, PPF Banka Inc. is an integral part of the PPF Group of financial and investment companies. PPF Banka provides financial, investment, and consulting services to selected clients, as well as private banking services. The bank’s corporate clients include financial institutions, medium and large Czech corporations, and municipal entities. In addition, PPF Banka acts as the central treasury bank of PPF Group.

## Business Requirements

Previously, PPF Banka used PKI certificate-based smartcards for secure authentication. While this approach provided strong security, it also introduced complexity, which limited opportunities to extend access to additional employees and roll out strong authentication to its clients. At the same time, the bank was combatting increased cyberattacks and looking to add support for tablets and smartphones. In evaluating the solutions to complement its existing authentication solutions, the team was looking to address the following requirements:

## Challenge

Establish strong, two-factor authentication to safeguard access to online banking services and virtual desktops— while at the same time ensuring ease of use for consumers and employees.

## Solution

To address its requirements, PPF Banka employed the Gemalto SafeNet Authentication Service Private Cloud Edition, as well as hardware-based OTP tokens and MobilePASS software tokens.

## Benefits

SafeNet Authentication Service enables the security team to independently manage policies for employees and Internet banking clients.

## Solution

With SafeNet Authentication Service, PPF Banka can employ a single solution that supports the needs of two distinct business groups and use cases: clients accessing Internet banking applications and employees accessing virtual desktops.

SafeNet Authentication Service delivers fully automated strong authentication from the cloud, with flexible token options tailored to the unique needs of organizations. The solution addressed the bank's requirements for efficiently managing the deployment of hardware-based OTP tokens, while also enabling support of other approaches and form factors, including Gemalto's SafeNet MobilePASS, an OTP application for mobile devices, desktops and Macs. Concurrently, the solution also simplified the management of users, permissions and tokens with automated workflows and simple integration with applications and directories such as Microsoft Active Directory.

An integral part of the decision to select the solution was that it was backed by Gemalto, which has long been viewed as a leader in the authentication market by Gartner and other independent industry analysts. With its expertise, Gemalto met all of PPF Banka's requirements for implementing flexible, yet secure, two-factor authentication.

- > **Strong security.** They wanted to safeguard access by delivering secure two-factor authentication via passwords and one-time passcodes generated by a one-time password (OTP) token.
- > **Flexible coverage.** PPF Banka's staff was looking to implement a solution that was independent of hardware or software platforms, so they could manage authentication on any devices users were leveraging, and eliminate reliance on USB ports and smart card readers necessary for hardware-based tokens. Further, they were looking to offer two-factor authentication of users in other countries, without being forced to depend on unreliable and easily hackable SMS messaging.
- > **Administrative efficiency.** The team was looking to eliminate the challenges associated with managing digital certificates in tokens by implementing central administration and controls that would address the specific requirements of both employees and Internet banking customers.
- > **User convenience.** PPF Banka's decision makers wanted to ensure that any new authentication solutions were easy for clients to use.

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## Benefits

By leveraging SafeNet Authentication Service, PPF Banka was able to realize a number of significant benefits:

- > **Enhanced flexibility.** SafeNet Authentication Service enabled PPF Banka to more broadly leverage the flexibility of OTP authentication, which meant the organization could efficiently support more users and device types, without compromising security.
- > **Improved administrative efficiency and control.** With a single solution, the organization could independently establish unique security policies for different groups of users, including for Internet banking clients and employees. Using the solution's API, the team could establish integrated administration, including for such tasks as adding users and provisioning them with hardware and software OTP tokens.
- > **Strong security.** The solution offers strong safeguards against the misuse or theft of tokens if mobile devices are stolen. When tokens are activated, users are required to establish a PIN, which provides an additional layer of security. This second factor of user authentication complements the protections offered by the OTP token.

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