



## Zagrebačka Bank

### CASE STUDY

#### 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.

## 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

Founded in 1983, SafeNet is a global leader in information security. SafeNet protects its customers' most valuable assets, including identities, transactions, communications, data, and software licensing, throughout the data lifecycle. More than 25,000 customers across both commercial enterprises and government agencies, and in over 100 countries, trust their information security needs to SafeNet.

## 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.

## 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
- eToken NG-FLASH 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, 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**



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