

# Hypo Alpe-Adria-Bank



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Alberto Skendrović  
Executive Director Organisation/IT  
Hypo Alpe-Adria-Bank

#### Products/Technologies:

- ActivID® Authentication Appliance and ActivID Soft Token solution

## Hypo Alpe-Adria-Bank, Zagreb, Croatia

### HID Global Selected by Hypo Alpe-Adria-Bank for Secure Mobile Banking Solution with Embedded Seamless Multi-layer Authentication.

Hypo Group Alpe Adria, headquartered in Klagenfurt, Austria, is a banking group with its core business in the Alps-Adriatic region. The group consists of individual entities in Slovenia, Croatia, Serbia, Bosnia-Herzegovina and Montenegro. Hypo Alpe-Adria-Bank in Croatia is the largest bank in the Hypo Group.

Hypo Alpe-Adria-Bank ranks in the top five banks in Croatia that offers financial services to individuals, sole proprietors, and corporate entities. Currently, the bank’s network comprises 74 branch offices and over 250 ATMs throughout Croatia. Since entering the Croatian market in 1994, Hypo Alpe-Adria-Bank has focused on being at the forefront of innovation and offers a broad range of products and services.

#### Challenges

In order to address the growing sophisticated needs of banking customers in Croatia for ‘anytime, anywhere’ access, Hypo Alpe-Adria-Bank was seeking to expand its multi-channel banking services. The bank embarked on an initiative to launch a secure mobile banking offering, building on the success of its internet banking service that already differentiated it from the competitors.

Key selection criteria included the following:

- An integrated multi-channel authentication platform for securing internet and mobile banking
- Flexible, future-proof framework for adding multi-layered authentication to respond to current and evolving online threats
- Convenient and innovative banking authentication solutions that could provide their customers with a seamless customer user experience
- Ease of deployment and administration
- Trusted brand that offers integrated versatile authentication and advanced fraud protection solutions

HID Global’s solution was selected based on these stringent criteria and its long-standing relationship of over 10 years with Hypo Alpe-Adria-Bank in Croatia from the previous successful secure internet banking deployment.

“HID Global is a trusted brand in the market and offers the best security solutions,” said Mr. Alberto Skendrović, Executive Director Organisation/IT with Hypo Alpe-Adria-Bank, in Croatia.



## Solutions

Hypo Alpe-Adria-Bank implemented two-factor authentication for its innovative mobile banking solution. The bank's deployment of HID Global's ActivID<sup>®</sup> Authentication Appliance was critical for customers to have peace of mind in accessing banking services from anywhere, and from multiple devices. Moreover, it strengthened their multi-channel strategy by applying consistent security across multiple service channels thus adhering to common best practices for digital banking.

The bank launched its mobile banking customer solution secured by HID Global's ActivID Mobile Soft Token SDK One-Time Password (OTP) functionality. This was embedded in Hypo Alpe-Adria-Bank's mobile banking application that supports different mobile operating systems - Android, Windows and iOS. HID Global worked with its local partner ComTrade to develop the mobile banking applications.

Hypo Alpe-Adria-Bank exclusively uses HID Global's Identity Assurance solutions and they comprise the bank's de facto strong authentication platform. HID Global's solutions are integrated with the bank's internet and mobile banking platforms, delivered by ComTrade. HID Global partnered with ComTrade, a system integrator that has a long-standing relationship with the bank and is a regional expert in its field for designing and developing innovative banking solutions.

"HID Global's Software Development Kit (SDK) facilitated the rapid launch of a secure mobile banking solution for the bank. This was thanks to the versatility of the ActivID Authentication Appliance that has a flexible integration framework," said Emir Čaušević, Delivery Director Bosnia and Herzegovina with ComTrade Group.

For its retail and corporate internet banking solution the bank developed a customised two-factor authentication method using HID Global's ActivID Appliance SDK. This enabled strong two-factor authentication (what you have) and a PIN (what you know). In addition, the SDK allowed the bank to design and manage an in-house centralised solution that included personalisation, initialisation and maintenance solutions.

## Results

As a result, Hypo Alpe-Adria-Bank was able to effectively offer a higher level of security to its customers without compromising on a convenient and seamless user experience when accessing their mobile and internet bank accounts. Most importantly, the bank was able to maintain their customers' trust and loyalty with this new mobile banking service. The bank was also able to demonstrate its ongoing commitment to customers by offering innovative applications to address their requirements for 'anywhere anytime' banking services.

"HID Global's ActivID Authentication Appliance provided Hypo Alpe-Adria-Bank with a multi-layered, versatile authentication solution that was cost-effective," said Mr. Alberto Skendrović, Executive Director Organisation/IT of Hypo Alpe-Adria-Bank, in Croatia.

### Results (Continued)

The solution allowed Hypo Alpe-Adria-Bank to adopt a unified approach for multi-channel banking via an integrated authentication platform. This provided centralised management for credentials across a broad range of users and device types. It has also provided the path for implementing a risk-appropriate platform to address rising online malware threats.

Moreover, as adoption of service channels such as mobile banking continually increase, HID Global's ActivID Authentication Appliance is expected to provide a significant return on investment (ROI) to the bank.

Currently, Hypo Alpe-Adria-Bank has 75,000 internet banking users, including both retail and corporate customers, and an initial customer base of 25,000 retail customers using their new mobile banking service.

Based on its continued successful relationship, Hypo Alpe-Adria-Bank confidently relies on HID Global to secure new service offerings for retail, corporate and mobile banking customers for small and medium-sized enterprises.

“HID Global is a recognised brand and offers secure identity solutions to ensure our customers' trust in online and mobile banking. We do not see any authentication solution that can compete with HID Global,” said Mr. Alberto Skendrović, Executive Director Organisation/IT with Hypo Alpe-Adria-Bank, in Croatia.