CA technologies

Leading Filipino Bank
Safeguarding the online banking experience for 10,000-plus customers with CA Strong Authentication

CLIENT PROFILE
Industry: Financial services
Company: Leading bank

700
ONLINE BANKING TRANSACTIONS PER MONTH

8,000
USER AUTHENTICATIONS PER DAY

10,000+
CA STRONG AUTHENTICATION USER IDENTITIES

Seamless online security

A password is no longer sufficient to secure Internet banking. Financial institutions are facing increasingly sophisticated attacks that can compromise personal identity information and erode customer confidence.

With CA Strong Authentication, one of the Philippines' leading banks can provide an additional layer of security to thousands of customers. A spokesperson from the bank explains, "By using two-factor authentication, we have increased customer confidence in our Internet banking services and prevented security attacks."

The bank has been using the CA Technologies solution since 2007, and it now authenticates more than 8,000 customers per day across a range of devices.

"More than 10,000 of our corporate banking customers use the solution every time they log on to our site, but they would never realise it," explains the spokesperson. "CA Strong Authentication is completely seamless to the user and has no impact on the online experience."

Hidden two-factor authentication
The bank serves retail, commercial, corporate and institutional clients. It operates hundreds of branches and many more ATMs across the country.

Implemented in just three months, CA Strong Authentication provides a patented, software-based two-factor credential called the CA Auth ID, which protects against man-in-the-middle and brute force attacks without changing the end user login process.

The CA Auth ID is PKI-based and employs a hidden challenge/response mechanism, which is easy to deploy and simple to use. As the speaker explains: "After registering for a credential, a private key is downloaded onto the user's device and secured. A user's identity can then be quickly and easily verified before they perform a sensitive transaction, such as a funds transfer."

> "CA Strong Authentication protects our corporate customers every time they use our online banking services."

With customers increasingly accessing online banking services from a variety of devices, the bank needed to ensure a consistent experience, particularly on smartphones.

"CA Strong Authentication's 'roaming' feature provides a permanent or temporary credential when users log in from a new device or public kiosk, so they can access our online banking services when and how they choose," adds the spokesperson.

Although two-factor authentication offers greater security for both individuals and organisations, it can come at a cost. As the spokesperson explains: "Two-factor authentication tools, such as one-time password tokens, smartcards and USB devices, have to be repeatedly configured and replaced. Thanks to its PKI-based approach, CA Strong Authentication doesn't come with any such overhead; it just keeps working in the background."

The lack of direct user involvement in the authentication process means that there are no additional training or support requirements, which can add both cost and complexity to new security initiatives.

The issuing of user credentials is also automated, thanks to an easy self-registration process. "CA Technologies helped us not only strengthen our security, but also simplify it," comments the spokesperson.

As well as protecting thousands of customers and their online banking transactions, CA Strong Authentication has enabled the bank to comply with industry regulations that mandate two-factor authentication in the Philippines.

"CA Strong Authentication protects our corporate customers every time they use our online banking services."

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CA Technologies helps customers succeed in a future where every business – from apparel to energy – is being rewritten by software. With CA software at the center of their IT strategy, organizations can leverage the technology that changes the way we live – from the data center to the mobile device. Our software and solutions help our customers thrive in the new application economy by delivering the means to deploy monitor and secure their applications and infrastructure. To learn more about our customer success programs, visit **ca.com/customer-success**. For more information about CA Technologies go to **ca.com**.