

## HID Global Provides Multi-Factor Authentication Along with Threat and Fraud Detection Capabilities for A Bank in Kenya



### Kenya, Africa

#### **Solution Helps Bank Differentiate Itself in Kenya's Highly Competitive Mobile Banking Environment**

As is the case in many countries, the banking industry is one of the primary economic drivers in Kenya. The industry also enjoys a status as one of the fastest-growing and also most mature in East Africa. And with mobile device penetration at more than 95 percent, Kenya as a nation has become a regional leader in mobile banking.

However, as the industry has grown and as mobile banking becomes more ubiquitous, so also has the number of cyberattacks and concerns regarding online and mobile security. Banks need to protect their systems, their customers' transactions and the confidential data they hold.

Kenyan banks have been at a critical juncture of meeting the demands of mobile banking customers, while also providing levels of protections required in the financial industry. HID Global recently assisted a large Kenyan bank to solve these issues. The bank is one of the largest in Kenya, with a strong presence in both the retail and commercial markets.

#### **Challenges**

Over the past few years, the bank had witnessed an increase in digital attacks, fraud and identification usurpation. The bank needed to provide solutions with multi-factor authentication to ensure customer data and transaction protection, while also protecting against ever-changing cyberthreats that prey on vulnerable mobile banking and transaction systems. Additionally, the bank needed to create a secure working environment for employees to access corporate data, applications and systems.

It was clear to the bank that its current systems were not up to the challenge. Deployed over the years, using solutions from a variety of vendors, the environment was not providing the security required by this regional financial institution. It needed a single, end-to-end solution to address its growing concerns, one that would be easy to deploy and manage for its IT department.

#### **Solution**

After consulting with HID Global, whose banking solutions team has become expert at delivering solutions tailored to financial institutions, the bank opted for a solution comprised of three products: HID ActivID® Authentication server, [HID Approve™](#) and HID Risk Management Solution (HID RMS). The layered, seamless solution ensures customers' trust, thwarts cyberattacks and protects the integrity of its customers' online transactions, while creating a secure working environment for employees.

[HID ActivID Authentication server](#) provides the platform for the solution. Using strong, two-factor authentication, the ActivID Authentication Server provides bank employees and consumers with secure yet convenient access to data, applications and systems from their laptops, computers, smartphones, tablets or virtually any other mobile device. Deployed on-premise, the ActivID Authentication Server was easily installed and is easily managed, reducing overall cost of ownership. The server integrated simply into the bank's existing network infrastructure, including digital banking, application servers, cloud applications and its VPN.

HID Approve delivers the bank the security it needs in Kenya's thriving, and competitive, mobile banking environment. Combining public key-based cryptography with mobile

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Olivier Thirion de Briel,  
Global Solution Marketing Director –  
Financial, IAM Solutions,  
HID Global.

push technology, HID Approve creates a simple but secure way for the bank’s customers to authenticate or validate their mobile banking transactions, as well as approve or deny transaction requests.

When a bank customer initiates a mobile transaction requiring authentication, such as accessing her account online or making a wire transfer, the ActivID Authentication server pushes a notification to her mobile device, asking for confirmation of the transaction or login attempt. She simply swipes right to approve the transaction or left to reject it. While simple, the gesture is deliberate and intentional, ensuring that the customer’s transaction is handled correctly.

The HID Approve solution is available as an SDK that the bank directly integrates into its own mobile banking application. Seeing the bank’s logo and branding gives the customer confidence in the solution, creating a seamless banking experience.

The bank protects against cybercrime and threats targeting online and mobile banking with HID Risk Management Solution (HID RMS). HID RMS is a real-time, risk-profiling technology that provides phishing detection, malware detection, account takeover, session-stealing detection and financial transaction monitoring. These ensure that the user’s device, the session, the banking application and the transaction are all protected. HID RMS is comprised of three engines (threat detection, behavioral biometry and anomaly detection) that deliver a higher true positive and lower false negative detection rate than other, less technically sophisticated offerings. This ensures the highest levels of security for the bank’s customers with a lower cost of management for the bank. Importantly, HID RMS operates completely transparent to the user, who can focus on their banking tasks not cyberthreats.

“Our primary goal was to provide the bank with a solution that protects its sensitive data and its customers’ transactions, with an intuitive experience for employees and customers alike,” said Olivier Thirion de Briel, Global Solution Marketing Director, HID Global. “We also wanted to support the bank’s goal of attracting and retaining customers. By delivering a solution that provides high levels of security and usability in equal measure, we’ve ensured that the bank’s customers are confident in their transactions. This, in turn, creates a better banking experience, strengthening the bank/customer relationship.”

### Benefits

With its deployment of HID ActivID Authentication Server, HID Approve and HID Risk Management Solution, the bank is well positioned to combat cyberthreats and grow its business in Kenya’s highly competitive banking industry. Benefits of the solution include:

- Industry-leading levels of mobile banking security
- Single vendor for authentication and threat detection
- Low cost of ownership, with ease of deployment and ongoing management
- Ability to customize the customer app to match branding
- Scalable solution supports potential growth opportunities across Africa

Click [here](#) for more information about HID Global’s Threat and Fraud Detection Solutions.

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