

Podkarpacki Bank Spółdzielczy

is one of the the first cooperative banks in Poland to implement internet banking.

Background information

Podkarpacki Bank Spółdzielczy is one of the the first cooperative banks in Poland to implement internet banking. Along with the introduction of internet banking, the bank decided to implement hardware tokens. They were expensive, but ensured best at the time security, better than popular scratch cards or masked passwords. And because of that, clients favored PBS Bank's offer over its competitors'. For over a decade since the system became operational, the bank hasn't registered a single case of breaching its security. However these days, banks have to face more advanced threats. Upgrading internet banking system required introducing new, most advanced security system which would enable complete safety of users authorization and authentication. The bank has started searching for a solution which would ensure high security level, high scalability and integration with hardware tokens, while offering option to use different authentication methods.

"We were searching for a solution which would ensure maximum security and would integrate with currently implemented systems. The goal was to offer our customers safe and secure access to internet banking service and prevent Men-in-the-Browser attacks. Additionally selected methods had to be easy and convenient to use on daily basis. Analysis of the offers has led to conclusions that the best solution was the CERB Banking offered by WHEEL Systems." – says Andrzej Dubis, Executive Board Commissioner, IT Department Manager of Podkarpacki Bank Spółdzielczy.

Authorization and authentication system offered by WHEEL Systems supports different authentication methods, including those already used, such as hardware tokens from different vendors, masked passwords and SMS passwords. Moreover innovative CERBToken mobile phone application ensures higher security than hardware tokens as it authorizes a concrete operation, stating precisely the amount of money and recipients bank account number as well as allows two-way verification during the phone call with customer support, ensuring authenticity and credibility of both parties.

System is centrally managed through an intuitive administration panel or an API, which allowed integrating CERB Banking with PBS Bank's existing systems. Along the implementation of the new internet banking solution, PBS Bank started integrating CERB Banking with existing database. The biggest advantages of CERB Banking are good combination of security and ease of use for the customers, with simple and smooth system integration and management.

Solution

"When making an offer to PBS Bank CERB Banking, we were confident that we can satisfy high expectations. We were also opened to any kind of system modifications to address client's specific needs. Using our flagship CERBToken, bank could offer strong user authentication, transaction authorization and as the first in Poland, safe mean to verify the identity of bank's customer support personnel during phone call." – ensures Patryk Brożek, CEO of WHEEL Systems.

Implementation

“Requirements analysis and testing phase both went without major problems and were completed successfully. Due to complexity of the internet banking solution itself, which assumed customer access through different channels, a few of CERB applications had to be modified. WHEEL System has proven to be very flexible when adapting application to very specific requirements. Also due to growing group of customers using Apple products (iPad), CERB system was adapted to specifics of this kind of devices without any problem.” – says Andrzej Dubis, Executive Board Commissioner, IT Department Manager of Podkarpacki Bank Spółdzielczy.

Podkarpacki Bank Spółdzielczy with headquarters in Sanok, is one of the oldest financial institutions. PBS is one of the leading cooperative banks when it comes to the size of operations, financial results and dynamic expansion. It provides banking services through 89 establishments in the Subcarpathian Voivodeship. The year of 2011, when the bank was celebrating its 140th anniversary, will be significant in the history of banking in Poland. PBS as the very first in the country introduced a biometric ATM. Withdrawing money from a biometric ATM requires authentication using finger scanner which scans fingers blood vessels arrangement. The quality of service and the trustworthiness are reflected in a number of prizes and honours received in competitions such as “Best Small Business Bank”, “Polish Business Leader”, “Country Innovation Leaders”.

www.bssanok.com.pl

WHEEL Systems is leading developer of innovative IT security solutions. Company offering is based on three pillars: CERB, CERB Banking – system providing complete protection of users authentication and authorization, and FUDO – advanced solution for monitoring, controlling, recording and auditing remote administrative sessions. Offer is supplemented with high quality services such as implementation, consulting, trainings and technical support. Companies which has also put their trust in WHEEL Systems are: Euro Bank, BGK Bank, Play, Allegro, Netia, T-Mobile, Military Counterintelligence Service or the Supreme Control Chamber.

www.wheelsystems.com