

DIGIPASS and IDENTIKEY provide Zenith Bank's customers and staff secure access to online applications

Zenith Bank is one of the biggest commercial banks operating out of Nigeria. In order to secure access to the bank's data assets and boost customer confidence by guaranteeing confidentiality and integrity, the bank implemented a centralized authentication infrastructure. Weak static passwords have been eliminated and customers and staff use VASCO's DIGIPASS technology to securely access online applications and execute transactions in all safety.



As one of the largest biggest and most profitable commercial banks operating out of Lagos, Nigeria, Zenith Bank's goal is to be one of the leading Nigerian technology-driven financial institutions providing a unique range of specialized services. Over the years the Zenith brand became synonymous with the use of Information and Communication Technology in banking and general innovation in the Nigerian banking industry. The group's main service delivery channels remain its local and foreign subsidiaries and its business offices while offering electronic banking services, such as Internet banking, bills payment, and telephone banking services.

ELIMINATING STATIC PASSWORDS

In order to protect the bank's data assets and to ensure confidentiality and integrity of customer information and transactions, Zenith Bank wanted to implement a banking level security solution. The company wanted to move away from vulnerable static passwords in favor of a strong authentication solution that could enable non-repudiation of its users' transactional activities.

"Simple passwords are easy to remember but highly insecure. Complex passwords on the other hand, also contain risks as users easily forget them and tend to write them down. Two-factor authentication has already proven to be a reliable countermeasure against hacking, password fraud and man-in-the-middle attacks".

CENTRALIZED AUTHENTICATION FRAMEWORK WITH PCI DSS COMPLIANCY

The new solution had to suit the needs both of the bank's employees and its customers. An additional requirement was that all heterogeneous banking applications needed to be consolidated and unified, hence Zenith Bank wanted to implement one centralized authentication framework that would allow the bank's customers and staff to use the same authentication method albeit for different applications.

Additionally, the authentication solution had to be PCI DSS compliant. PCI DSS are a set of comprehensive standards designed to enhance payment and card data security. Banks need to fulfill detailed requirements to ensure safe handling of card holder information pertaining to prevention, detection and appropriate reactions to security incidents.

SMOOTH INTEGRATION

MAXUT Inc., the local VASCO partner, recommended VASCO's DIGIPASS technology and IDENTIKEY authentication server. "MAXUT, with its expertise and extended knowledge of implementing IT solutions, showcased and highlighted the features and capability of the VASCO solution convincing us that this was the superior solution and perfect answer to all our needs. As a solution integration company, they were responsible for the planning, architecture, installation, configuration and integration and provided ongoing support for the integration of IDENTIKEY. Thanks to their expertise, the implementation went smoothly and we were able to deploy our authentication devices to over 6,000 staff members within a 30-day period."

IDENTIKEY Server was integrated in the bank's infrastructure using a built-in SOAP API integrated web service. It allowed the bank to use DIGIPASS technology for several of its applications and to create a centralized authentication framework. One DIGIPASS can therefore be used for several applications, increasing user-friendliness as employees don't need to resort to different authentication methods for each application.

Zenith Bank also appreciated the flexible licensing system allowing easy expansion for additional users and applications. This makes it an ideal solution to accommodate to the bank's growing needs at its own convenience.

DIGIPASS TECHNOLOGY READILY ACCEPTED

Customers and staff can quickly establish their identity with an individually assigned DIGIPASS. The DIGIPASS device generates a unique one-time password enabling employees and customers to securely access the bank's online applications.

DIGIPASS technology was quickly adopted amongst staff members and customers. "We managed the user acceptance process to ensure an easy

implementation and easy adoption. Since DIGIPASS authentication is operational, we noticed almost immediately an increased user dependency, proving that the solution was rapidly accepted.”

“The implementation of a strong authentication mechanism not only enhanced loss prevention and allowed us comply with PCI-DSS requirements, but also helped boost our customer confidence knowing that they can conduct their online banking business in a secure manner. It also hugely improved the security of our business-critical data without hampering day-to-day functioning due to cumbersome identification procedures. DIGIPASS authentication technology in combination with IDENTIKEY truly is a top-notch solution!”



Objective

Eliminate the use of static passwords to secure the bank’s data assets and guarantee the confidentiality and integrity of its customers’ information and transactions.

Challenge

Zenith Bank wanted to deploy one overall authentication infrastructure suitable for both its employees and customers. The solution needed to consolidate and unify all heterogeneous platforms by using a centralized authentication framework. Additionally, the solution had to be PCI DSS compliant.

Solution

DIGIPASS GO 6 allows employees and customers to securely access the bank’s network and online applications. One-time passwords generated by the DIGIPASS device have eliminated the use of weak static passwords. The back-end server software IDENTIKEY validates all authentication requests and enabled Zenith Bank to create a centralized authentication infrastructure for all its application and the Windows Logon process.

About Zenith Bank



Zenith Bank is one of the biggest and most profitable commercial banks operating out of Lagos, Nigeria. The Bank’s array of specialized financial services is delivered through its subsidiaries, including: Zenith Capital, Securities, Registrars, Insurance and Pensions. The impressive growth pattern and performance over the years have earned Zenith Bank excellent ratings from local and international agencies. The bank currently has over 350 branches and business offices nationwide and maintains a strong presence along the West African coast with subsidiaries in Accra, Ghana, Gambia and Freetown as well as in Europe through Zenith Bank UK Limited.

About Maxut



MAXUT Inc. is an Advanced Network Infrastructure solutions company that specializes in Information Security Solutions for the banking Industry vertical. MAXUT is strategically located in Oakland, California to provide premium I.T solutions and services to clients ranging from medium to enterprise level customers. MAXUT recently expanded operations to Nigeria and West Africa and is currently serving customers from its centrally located office in Lagos, Nigeria.

About VASCO

VASCO is a leading supplier of strong authentication and e-signature solutions and services specializing in Internet Security applications and transactions. VASCO has positioned itself as a global software company for Internet Security and designs, develops, markets and supports patented DIGIPASS®, DIGIPASS PLUS®, VACMAN®, IDENTIKEY® and aXsGUARD® authentication products. VASCO’s prime markets are the financial sector, enterprise security, e-commerce and e-government.

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