



## CASE STUDY

# >Enhancing mobile app security with Build38\_

Banking app software leader boosts security for 70 retail banks

## Summary

As a foundational element of its digital transformation journey and “mobile-first” and “mobile-only” approach, a top banking app software provider strengthened its mobile banking solution security by integrating Build38's best-in-class mobile app security platform.

The solution allows banks to provide their customers with a customizable and cost-effective digital banking experience, as the mobile app remains consistent from one bank to another, with the exception of a few minor variations, and all with fully integrated mobile app security optimized to address evolving security threats.



### Industry

Software development  
Payment security  
Digital banking



### Region

Europe



### Insights

Global banking app software leader



## Key challenges

- Match the mobile banking experience provided by leading neo-banks, offering a wide range of features, services, and security within the mobile banking app
- Add security features that effectively address concerns which come with the company's “mobile-first” & “mobile-only” digital transformation initiative



## The solution

After adopting a “mobile-first” and “mobile-only” banking strategy, the company's security team partnered with Build38 to help them meet stringent security measures. In addition, they implemented extra security measures with RASP.



## Business benefits

- **Optimized user experience**  
Customers have the option to exclusively access their bank accounts via the mobile app, eliminating the need for browser-based access or visits to a physical branch
- **Improved threat detection and defense**  
Enabling real-time monitoring and defense mechanisms to detect and respond to security threats and vulnerabilities within the application during runtime

# Turnkey secure digital banking trusted by 70 leading retail banks

## A leading software vendor with a focus on payment security and digital banking

Our client is a prominent independent software vendor. The company boasts a team of 1,000 employees and specializes in developing software solutions for secure digital payments, mobile and online banking, publishing, transport, healthcare, and insurance.

The company's flagship product is its globally certified 3D Secure solution, trusted by 2,500 banks and credit card issuers. Additionally, the company offers an advanced software platform that empowers banks to establish cutting-edge online and mobile retail banking experiences for their customers.

## Turnkey digital banking trusted by 70 leading retail banks

The company's digital banking solution comprises a comprehensive software suite designed for online banks seeking to deliver cutting-edge digital banking without the need for extensive in-house development. This solution includes user-friendly online banking interfaces, mobile apps for both iOS and Android, and an intuitive online administration portal for bank employees.

The software vendor's digital bank software integrates seamlessly with the core banking software platform of its partner Finova. For banks utilizing different core banking systems, the software vendor offers customizable integration options.

Currently, our client's digital banking platform serves 70 retail banks, primarily in Switzerland. This allows banks to provide their customers with a customizable and cost-effective digital banking experience, as the mobile app remains consistent, with minor variations, from one bank to another.

## An ambitious shift to mobile-first and mobile-only banking

The company recently launched the fourth version of its mobile banking app, introducing a new architecture focused on delivering a true "mobile-first" experience.

Beyond "mobile-first", this shift aims to support a "mobile-only" banking approach, where users may, if they choose, access their bank accounts exclusively via the mobile app, eliminating the need for browser-based access and visits to a physical bank branch.

The goal is to match the mobile banking experience provided by leading neo-banks, offering a wide range of features and services within the app:

- Management of current and savings accounts
- Secure online payments
- Debit and credit card management
- User-friendly communication channels with the bank
- Stock portfolio management and trading
- Growing support for credit services management

# Mobile-first and mobile-only create new security requirements

## Adapting security measures in a shifting digital landscape

As the software vendor transitioned to a mobile-first and mobile-only banking model, the security constraints on the app evolved. In the previous version, users activated the mobile banking app by logging into the online portal, and two-factor authentication within the app was linked to this browser-based login.

While security measures in the previous version were already designed to meet stringent standards, shifting to the new version made the company's CISO realize that additional security capabilities were needed, particularly in the form of runtime application self-protection, or RASP.

RASP is a security technology designed to protect mobile applications while they are actively running on a device. It offers real-time monitoring and defense mechanisms to detect and respond to security threats and vulnerabilities within the application during runtime.

The security team also suggested that the software vendor should not create security features themselves but should team up with a top-notch mobile app security platform provider.

## Choosing Build38 for enhanced security

After an in-depth market survey, Build38 emerged as the obvious choice, standing out from its competitors for its balance between comprehensiveness and simplicity.

The software company's CISO attests, "After thoroughly evaluating the top vendors in the mobile app security platform category, I firmly believe that most solutions fall into two categories: they're either highly complex and expensive, both in terms of acquisition and integration, or they're inexpensive but lacking in completeness and maturity. Build38 distinguishes itself by offering a solution that strikes a balance. It's not overly complex or limited; instead, it's comprehensive, integrated, and fairly priced."

The company also found that, in addition to its extensive features and superior performance, Build38's straightforward pricing, based on the number of users, matched perfectly with its own software vendor business model.

Chief Information and Security Officer

>After thoroughly evaluating the top vendors in the mobile app security platform category, I firmly believe that most solutions fall into two categories: they're either highly complex and expensive, both in terms of acquisition and integration, or they are inexpensive but lack completeness and maturity. Build38 distinguishes itself by offering a solution that strikes a balance. It is not overly complex or limited; instead, it is comprehensive, integrated, and fairly priced\_

# Expert support for seamless integration & deployment

## Unlocking success with expert deployment support

The implementation process for Build38 went smoothly, with the company's product and development team receiving excellent support throughout integration. The latest iteration of the company's mobile-first banking app is currently in pilot deployment at one bank, with plans to expand it to 20 of the 70 banks in its client base. The pilot app is already in use by 80,000 customers, ultimately extending to all 100,000 mobile banking customers.

## Build38 manages security, freeing the company up to focus on an exceptional mobile- first experience

### A partnership that delivers

The software vendor's partnership with Build38 has already provided some substantial benefits:

#### Improved security visibility

The company and its bank customers can now instantly identify and respond to security threats and attacks on the mobile banking app.

"We used to have limited visibility into the types of attacks our mobile banking app faced," explains the Head of Mobile Banking Solutions. "Now we can inform our bank clients immediately about the specific attacks their app encounters. We observed this significant initial benefit during the pilot deployment at our first bank."

#### Focus on the company's core business

Build38's capabilities reduce the need for the company to invest extensive resources in security considerations, allowing them to concentrate on delivering a superior mobile-first banking experience.

The Head of Mobile Banking Solutions explains, "What's fantastic about Build38 is that it handles much of the thinking about the types of attacks we need to defend against. This is where their value truly shines. It frees up our mental capacity, allowing us to focus more on our core business, rather than constantly worrying about security."

Head of Mobile Banking Solutions

>What's fantastic about Build38 is that it handles much of the thinking about the types of attacks we need to defend against. This is where their value truly shines. It frees up our mental capacity, allowing us to focus more on our core business, rather than constantly worrying about security\_

# Build38 enhances security and empowers an outstanding mobile-first experience

Strengthening security for seamless mobile excellence

## Empowering tomorrow's banking today: Transformative partnership with Build38

The company's collaboration with Build38 has facilitated a smooth transition, enabling them to offer a state-of-the-art, mobile-first, and mobile-only banking app.

This transformation empowers their retail banking customers to compete effectively with the world's leading mobile banking specialists. The implementation has been seamless, and the company is well on its way to delivering the future of mobile banking.

### Head of Mobile Banking Solutions

>We used to have limited visibility into the types of attacks our mobile banking app faced. Now we can inform our bank clients about the specific attacks their app encounters. This marks a significant initial benefit we've witnessed during the pilot deployment at our first bank\_

## About Build38

The Build38 Mobile App Security Platform empowers businesses to effectively counter security attacks targeting their mobile apps. The platform stands out with its advanced Mobile App Self- Protection, cryptography and AI-driven Active App Hardening, and cloud-based Mobile Threat Intelligence.

Build38 streamlines compliance requirements, expedites certification processes, and eliminates the need for extensive security expertise within mobile app teams. It uniquely caters to the rigorous security requirements of various mobile applications, including mobile-first banking apps, SoftPOS apps, digital ID apps, digital wallets, car key apps, eHealth apps, crypto wallets, and many other application types.

Trusted by industry-leading mobile app companies, the integrated, yet modular, system guarantees zero-trust security across the entire mobile technology stack, encompassing the app, network, and backend infrastructure.

For more information, visit [www.build38.com](http://www.build38.com).



INFO@BUILD38.COM

BARCELONA - MUNICH - SINGAPORE

WWW.BUILD38.COM



CSNEV0124EN