

Customer Profile

## Mizuho Bank

Enhancing authentication and improving the customer experience

### Acceleration

“RSA® Adaptive Authentication has enabled us to offer superior levels of security and at the same time to accelerate customer service, since we can now provide our users with greater protection without adding extra burden during the login procedure.”

Mr Ken Sato, Network Sales and Development Department, Mizuho Bank

#### AT A GLANCE

##### Business challenge

- Gain the confidence of Mizuho Direct online banking customers, in light of a recent high-profile security breach in Japan
- To improve security levels without burdening the user unnecessarily

##### Solution

- RSA Adaptive Authentication analyzes the user's device profile and behavioral profile to determine whether they are typical and recognized. If not, it introduces additional security questions for an extra layer of authentication
- With RSA® Site-to-user authentication, customers select a Personal Security Image to be displayed on their login page to protect them from phishing scams

##### Results

- Ensures safe and secure banking services
- Reduces instances of fraud and theft
- Customers benefit from extra protection without compromising their experience

Mizuho Bank is the core banking company of Mizuho Financial Group, one of Japan's three mega-banks and one of the country's largest retail banks, with more than 25 million accounts. Mizuho Direct is the company's comprehensive online banking service, attracting 100,000 users per month and continuing to grow.

### BUSINESS CHALLENGE



Following a well-publicized data breach in Japan in 2005, user confidence in web transactions began to decline. Mizuho Bank responded to its customers' concerns by examining possible new security measures for its online banking service, Mizuho Direct.



The company was keen to protect its customers from fraud, phishing and theft but was not prepared to compromise the user experience by introducing complex and unwieldy security layers. By refraining from introducing additional stages or requesting highly personal information from users at login, Mizuho Direct hoped to maintain high levels of customer satisfaction.



The bank's user security strategy was composed of two strands: preventing the use of passwords that had already been stolen and preventing password theft in the future. As such, it required a solution to address both elements.



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## SOLUTION

Mizuho Bank evaluated more than a dozen proposals to determine which security measures to implement. After careful consideration, the company selected RSA Adaptive Authentication - an intelligent system that authenticates all users behind-the-scenes by measuring a series of risk indicators. This transparent authentication provides for a superior user experience as the customers are only challenged in higher risk scenarios.

“We were interested in the technology because of its superb capabilities to ensure security without inconveniencing users,” recalls Mr Ken Sato, Network Sales and Development Department at Mizuho Bank. “In addition, the technology had already been adopted by more than 8,000 financial institutions in the United States, including several leading banks.”

RSA Adaptive Authentication is being used to support both strands of the user security strategy. It prevents the use of stolen passwords by judging whether the account being accessed is being done so in a manner which is familiar and known to the system. The platform selects judgment criteria from dozens of factors such as device identification and geographical location. In this way, it determines whether fraud might be taking place; if it is suspected that fraud or illegitimate use is occurring then additional preregistered security questions must be answered before access is granted.

RSA Site-to-user authentication is also being used to protect customers from phishing scams. It allows Mizuho Direct to place an image selected by each customer on the website before they log in. If this image appears, then the customer knows they have landed on the Mizuho Direct site and only then enter their password securely.



## RESULTS

RSA Adaptive Authentication has empowered Mizuho Bank to offer the customer the ultimate in online security by preventing the use of stolen passwords and by preventing password theft. Due to the additional security questions only being posed when the behavioral and device profiling differs significantly from the norm, Mizuho Direct's customers are benefiting from added protection without compromising their normal experience of the bank's web interface.

In addition to supporting Mizuho Bank's goal to provide customers with safe and secure use of its services, RSA Adaptive Authentication also sustains the company's broader security aims.

“Security threats are constantly evolving, so we strive to continuously improve our services,” comments Mr Sato. “RSA's commitment to the future development of its technology makes it the ideal trusted security partner for Mizuho Bank, both now and in the future.”



*“Using RSA Adaptive Authentication, we can prevent the use of stolen passwords and reduce instances of password theft. In conjunction with educating our customers about phishing scams, this makes for a highly secure environment for Mizuho Direct users.”*

Mr Ken Sato,  
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