



Easy implementation of security measures for the Chugin mobile banking app

Solution deployed:



Kaspersky Mobile
Security SDK

Chugoku Bank, Ltd.

Established in Okayama in 1930, Chugoku Bank is a Japanese regional bank that conducts operations according to the corporate principle of “developing in step with regional community” by providing comprehensive financial services and securing its customers’ trust through sound management. Chugoku Bank has released the mobile app named Chugin and has adopted the Kaspersky Mobile Security SDK for additional security functions.



- Established: 1930
- Location: Okayama City, Okayama Prefecture
- <https://www.chugin.co.jp/>
- Solution deployed: Kaspersky Mobile Security SDK

Chugoku Bank released the Chugin mobile app as a part of its multichannel strategy. To ensure the security of the app, the bank deployed the software development kit (SDK) produced by Kaspersky.

Challenges

“During their working years, customers in their 20s to 50s have few opportunities to access banking services. Because the business hours of our bank and our customers’ work hours are almost identical, there is not much time for us to be in direct contact with them. We wanted to use various strategies to create points of contact with our customers during these hours. One of the strategies we are implementing involves digital technology,” explains Osamu Takada.

Chugoku Bank is enhancing and expanding various services such as internet banking and chatbots so that people can do their banking without the need to meet face-to-face.

Furthermore, the bank developed the Chugin mobile app, which enables customers to easily inquire about their balance and other details, and make transactions such as payments and transfers with just a smartphone.

“Customers will be able to utilize banking services at any time via the Chugin app. After considering the interface and usability, we decided to develop a completely new mobile application instead of merely improving existing online banking services,” says Ai Ueda.

Ensuring security is a significant challenge when developing a mobile app. The number of people that fall victim to breaches of security involving mobile apps is increasing, and the customers of Chugoku Bank would not be able to use the app safely unless measures against various threats were taken.

In cooperation with an external consulting firm, Chugoku Bank identified threats to mobile apps, considered countermeasures, and formulated the necessary security requirements for the mobile application.

“There are many necessary security features that are difficult to develop without specialized knowledge, such as anti-phishing and anti-spoofing measures, and device protection, and we decided that it would be hard to implement those relying only on app developers,” says Mr. Takada.

That’s when Chugoku Bank decided to introduce the Kaspersky SDK to ensure the smooth implementation of necessary security functions in the Chugin app.

“We looked into the Kaspersky Mobile Security SDK, which can effectively counter various digital threats, and by comparing its functionality to that of products from other companies, we found that the SDK enabled us to implement the highest number of security measures and provided all the necessary functionality. Hence, our decision to utilize the SDK was an easy one,” explains Ai Ueda.



“Kaspersky Lab is a global cybersecurity company with expertise in dealing with various digital threats, including malware and session hijacking”

Osamu Takada
Assistant Manager
Channel Strategy Group
Sales Management Department
Chugoku Bank



Kaspersky Mobile Security SDK

A software development kit (SDK) for implementing comprehensive security measures in mobile apps. It delivers comprehensive protection against various threats, including phishing and fake app countermeasures, malware detection, data protection, and anti-theft measures.

Kaspersky Solution

Kaspersky Mobile Security SDK provides comprehensive security for mobile apps. It enables the integration of various security functions into mobile apps, such as phishing and fake app countermeasures, malware detection, and data protection.

“Kaspersky Mobile Security SDK was never utilized in Japan before. The product, however, was excellent, and it provided all of the features needed by our bank. Additionally, Kaspersky has expertise dealing with a wide variety of threats, such as malware and session hijacking, and its products are used around the world. We had no doubts about Kaspersky in that regard,” claims Osamu Takada.

Development of the app proceeded smoothly, utilizing the Kaspersky Mobile Security SDK. It took just half a year from the time the requirements were set until the final release date. The security functions were successfully incorporated in a brief period of time.

“We would have never been able to successfully implement the security features in such a short time if we had developed them in-house,” adds Ai Ueda.

Chugoku Bank also received cooperation from third-party app developers during the development of the Chugin app. The bank itself was chiefly responsible for coordination between Kaspersky and the app developers.

“We were happy with the support we received from Kaspersky. They considered the intent behind our inquiries and were able to respond appropriately. Even when issues arose, the support we received prevented them from developing into serious problems,” recalls Ms. Ueda.

“As a result, we were able to release the Chugin app on schedule.

It hasn't been that long since we released the app, so we haven't yet been able to measure its effectiveness.

However, we are also receiving support from Kaspersky when dealing with inquiries from users of the application. I think that being able to counter various threats is the main benefit of implementing this product,” continues Osamu Takada.

When a security breach occurs, various measures have to be taken, starting with an investigation into the extent of the impact, and that entails a lot of time and effort. “By utilizing Kaspersky solution, we were able to minimize those risks. I am very grateful for that,” adds Mr. Takada.



“After comparing SDKs designed to counter mobile app threats, we decided to use Kaspersky, which had the most comprehensive security measures”

Ai Ueda
Channel Strategy Group
Sales Management Department
Chugoku Bank

Looking Forward

The number of the Chugin app users has exceeded 20,000 in less than a month since its launch.

“Currently, the features are limited, but we believe that it can be used by a wide range of customers due to its exceptional user-friendliness and functionality,” explains Ms. Ueda.

“In the future, we would like to further expand the functionality of the Chugin app, so it can better meet the needs of our customers, enabling them to make transfers to other banks and conduct loan-related transactions,” projects Mr. Takada.

Chugin app users currently get push notifications about campaigns and other announcements. In the future, it is also planned to display information regarding matters such as electricity bills, card usage fees, and scheduled payment dates, in the app. These new features will surely provide new points of contact between Chugoku Bank and its customers.

Chugoku Bank is working to further improve its customer service.

By utilizing the Kaspersky Mobile Security SDK, Chugoku Bank achieved both efficiency and security in mobile app development. Kaspersky solutions will continue to support the evolution of mobile apps from the security perspective.

For more information on the Kaspersky Mobile Security SDK, please visit the URL below.
<https://www.kaspersky.com/mobile-security-sdk>

Cyber Threats News: www.securelist.com
Official Blog: blog.kaspersky.com

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