



Case study

Top 10 global bank implements dynamic mobile app security with OneSpan

Revolutionizing mobile banking security
for eight million consumers



Industry
Financial services
Mobile banking



Region
Spain, France



Insight
Top 3 Spanish bank
Top 10 global bank

Introduction

Working under the strictest safety standards, the bank prides itself on having the most innovative technology on the market for preventing and detecting cyberattacks, ensuring the confidentiality, integrity, and availability of entity, client, and employee information at all times.

Delivering the optimal implementation and maintenance of these strict security standards and providing a fine-tuned user experience for more than eight million mobile app customers was of paramount importance.

About our client

Our client is a leading financial institution, ranked among the top three banks in Spain and within the top ten globally. With a strong commitment to innovation and digital transformation, the bank continuously invests in cutting-edge technologies to enhance customer trust, security, and experience across its digital channels. Its focus on resilience and regulatory excellence has positioned it as a benchmark for secure mobile banking worldwide.

Challenge

As mobile banking adoption accelerated, the bank faced increasing pressure to maintain customer trust and protect its digital assets against sophisticated cyber threats. The growing complexity of attacks targeting financial institutions highlighted the need for stronger, more adaptive defences. Ensuring the security and reliability of its mobile app became a critical priority—one that required not only addressing current vulnerabilities but also anticipating future risks in an ever-changing digital landscape.



Protecting customer trust

Safeguarding sensitive customer credentials and ensuring the integrity of the mobile banking app was a top priority. The bank needed to prevent fraud, data breaches, and unauthorized access across its digital ecosystem.



Aligning security with strategy

Beyond compliance and reactive measures, the challenge was to integrate proactive app protection into the company's long-term digital strategy—strengthening resilience while supporting business growth.



Future-proofing digital channels

With the cybersecurity landscape rapidly evolving, the bank sought to anticipate emerging threats and maintain the highest standards of protection across all mobile and digital touchpoints.



Solution

In partnership with OneSpan, the bank is redefining mobile banking security by combining cutting-edge in-app protection with real-time insights. This collaboration empowers the bank to detect, communicate, and respond to threats instantly, ensuring both operational security and customer trust remain uncompromised.

Intelligent threat response

OneSpan's technology enables seamless communication between each app instance and the bank's mobile backend. This real-time exchange of security data allows the bank to dynamically enforce protective measures, such as triggering multi-factor authentication or blocking access entirely when a threat is identified.





Results

By strengthening its mobile app security posture, the bank not only safeguarded customer data but also enhanced trust and efficiency across its digital channels. The collaboration delivered tangible benefits that supported both user experience and operational agility.



Enhanced customer experience

The solution enabled a more secure and user-friendly mobile banking experience. Customers could confidently access and manage their finances, knowing their credentials and transactions were protected at all times.



Real-time security intelligence

Through the solution's unique capability to connect app-level security insights with the bank's back-end systems, the company achieved faster detection and response to threats—ensuring proactive, data-driven protection without disrupting operations.



“OneSpan's unique solution perfectly aligns with our need to safeguard customer credentials and protect the integrity of our mobile banking app.”

Chief Information Security Officer
Top 10 Global Bank

Nowhere is this more evident than at our client, one of the world's largest financial institutions. With over eight million mobile banking users, the need for enhanced security is paramount. Our client's commitment to safeguarding customer credentials and ensuring the security of their mobile banking app goes beyond mere compliance or reaction to specific incidents. It's a strategic move designed to future-proof the bank's digital channels in the face of evolving cybersecurity threats.

In collaboration with OneSpan, the bank is spearheading a revolution in mobile banking security. OneSpan facilitates instant communication of individual app instances' security status to its mobile banking backend. This, in return, enables the backend to enforce strict security policies, such as requiring multi-factor authentication when OneSpan detects a threat or even blocking the app entirely for security reasons.



Selecting the ideal partner: OneSpan's standout qualities

In the quest for the perfect security solution, the bank meticulously assessed various options. They set three key criteria as their north star:

- Seamless integration into the mobile app
- Robust customer credential protection
- The ability to integrate mobile app threat detection and response into their backend system

OneSpan, a leading provider of a comprehensive mobile app security platform, not only met these criteria, it surpassed them.

Why OneSpan as a partner



Recognizing the need for advanced, future-ready protection, the bank chose OneSpan to elevate its mobile app security standards.

With its exclusive Threat Insights & Response APIs and proven expertise in safeguarding financial applications, OneSpan empowers institutions to stay ahead of evolving cyber threats. Together, they are shaping the future of secure, resilient, and trusted mobile banking.



Seamless integration

As the bank evaluated mobile app security solutions, it identified OneSpan's seamless integration as a major advantage. The solution allows the bank to efficiently embed self-protection technology into its mobile banking app, saving valuable development time and resources while accelerating implementation.



Ultimate data protection

The company's strategy for enhancing mobile banking security starts with protecting customer credentials, including the app's cryptographic keys. OneSpan's solution proved to be the ideal fit for the bank's stringent security policies and objectives, ensuring that sensitive customer data and transactions remain fully protected.



Dynamic security intelligence

Beyond seamless integration and in-app protection, OneSpan's solution offers exclusive Threat Insights & Response APIs that link each app instance to the bank's backend systems. This real-time connection delivers visibility into app security status, enabling context-aware decisions and stronger digital protection. When threats arise, the system can trigger additional authentication—or, in critical cases, shut down the app entirely—ensuring maximum safety for users and their data.



Unified security and experience

The bank's strategy unites security and user experience, using device behavior and contextual data to create an adaptive system that proactively counters threats while keeping banking simple and seamless.

A forward-thinking approach

The partnership with OneSpan is setting a new standard for mobile app security in the financial industry. The bank's approach to mobile banking security:

- Is both dynamic and real-time
- Leverages device-level insights
- Enables instant decision-making
- Centralizes the enforcement of robust app security policies

This strategy isn't just about responding to existing threats; it's forward-thinking, with a focus on shaping the future of banking security. The bank is leading the charge towards secure, user-centric digital banking in an ever-evolving landscape of cybersecurity challenges.

"OneSpan's ease of integration and ability to communicate app-level security information to our back-end server allows us to initiate swift security actions centrally for individual app instances. We're confident that our collaboration will lead to a more secure and user-friendly banking experience."

Chief Information Security Officer
Top 10 Global Bank

About OneSpan

OneSpan is a global leader in digital security, trusted by thousands of enterprises across 100+ countries—including more than 60% of the world's 100 largest banks—to safeguard digital accounts, secure financial transactions, and prevent fraud. Our award-winning solutions provide passwordless authentication, digital transaction security, and advanced mobile application protection, helping organizations meet the highest security standards and global compliance requirements. As cyber threats grow more sophisticated, OneSpan delivers cutting-edge technology to safeguard customers, mitigate risks, and ensure trust in every digital interaction.

Learn more at
OneSpan.com/security

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