

### **Background**

In the world of retail banking, competition is fierce not only from the traditional high street, but also new challenger banks and the technology giants.

To be competitive, this retail bank needed to offer an online portal where customers could apply for a mortgage using a process that was fast, simple, easy to use and offered real-time import of data – but at the same time did not offer a potential point of ingress for cybercriminals.

In particular, the bank needed to find a way to ensure documents and images submitted to the portal couldn't be used to introduce malware.

The bank chose Deep Secure's 'Threat Removal for Portal Protection' to protect their portal through a zero-trust approach, transforming data and leaving any threats behind to provide risk-free data import and complete protection from Malware.



## **Challenge**

# Improving experience and interaction without compromising security, in real-time





On average there were around 60,000 mortgages approved per month in the UK in 2019 and, now more than ever, applicants expect to engage with lenders quickly and easily and get an offer of a mortgage fast.

Our client developed a house buying portal designed to facilitate a range of online customer journeys across multiple product types. In addition to the usual affordability calculator and "decision in principle" functionality applicants could access a host of ancillary services to support their home buying and owning journey.

A key attribute of the portal is that it offers individuals a quick way to upload documents – from ID scans to utility bills – in support of their home buying journey.

The threat of malware, designed to compromise networks and steal assets, concealed in innocent-looking documents was of great concern to the bank's security team.

"Zero-day" malware routinely evades detection by conventional anti-virus products, so the team needed to find a better solution – one that would guarantee documents or images uploaded via the portal were totally threat-free and not provide cybercriminals a way into the network. However, at the same time data needed to be imported in real-time.

"The challenge was to offer an unbeatable level of experience and interaction via the portal, without compromising security."

#### Solution





## Deploying Deep Secure's 'Threat Removal for Portal Protection' with a Web Application Firewall



Instead of relying on detectionbased anti-virus, the bank installed Deep Secure's 'Threat Removal for Portal Protection', alongside its Web

Application Firewall (WAF), to protect the portal.

The WAF acts as both an application firewall and a reverse proxy passing any document or image it receives via the portal to Deep Secure Threat Removal Platform.

Using a unique process, the valid business content is extracted from the uploaded document, the original is discarded, and a brand-new threat-free document or image is created and handed back to the WAF in real-time.

Using this approach, the bank has strengthened its security posture. Every upload is transformed and guaranteed 100% threat-free of both known and unknown, or "zero-day", malware.

"GCHQ's National Cyber Security Centre (NCSC) recommends the use of transformation technology to counter zero-day malware. We followed this recommendation and deployed Deep Secure Threat Removal for Portal Protection to transform every document uploaded via the portal, ensuring every file we receive is completely threat-free."



#### Results

#### Enabling faster, better home-buying experiences



The process of transforming documents is transparent to both the applicant and the bank employee. It provide a real-time, risk-free alternative to inferior anti-virus scanning solutions. Uploaded documents are complete, fully editable, pixel perfect and 100% threat-free.

"Deep Secure's 'Threat Removal for Portal Protection' has been a key enabler in offering mortgage applicants a truly customer-centric experience. Applicants can quickly and easily upload documents in support of their home-buying journey, while the bank can be certain the documents it receives are threat-free."

