



Security and reliability are the highest priorities for e-Banking at the Deutsche Apotheker- und Ärztebank

The Deutsche Apotheker- und Ärztebank (apoBank, a specialist bank for pharmacists and medical professionals in Germany) is a competent partner for all financial and business issues with personal all-round service, especially for those working in the medical professions. In order to be able to guarantee high standards of security and availability - especially for online banking - the apoBank relies on the airlock solution to protect its web-based applications.

With approximately 298,000 customers, the apoBank is a universal bank, and posted a balance sheet total of EUR 32.95 billion in fiscal year 2006. The bank's product range is oriented by the special requirements of those working in the medical care professions. However, the bank does not just see itself as a pure financial services supplier. The bank rather sees its obligation to uphold the mission stated in its statutes: The economic promotion and support of the members and especially of the medical care professionals, their organisations and establishments. As a result the apoBank products are embedded in a business consultation concept.

within the bank, recommended that the technical infrastructure be modernised from the ground up for the revised strategy which was based on market observations, customer requirements as well as analyses of products and technologies available on the market. These changes are designed to make the strategy sustainable and to significantly increase the range of functions for the Online-Banking from a customer perspective - on the one hand by means of new standard offerings, and on the other hand with innovative in-house products, which are designed to accommodate the specific needs of the apoBank-clientele.

Modernising the online banking platform

As a modern and performance-driven financial institution, the apoBank offers its customers a broad range of services - including, of course, Internet banking. Security is the top priority for the confidential and correct processing of customers' electronic transactions, such as, for example, all payment transactions. As part of an analysis of the e-business strategy initiated in 2005, the bank's management board approved a change in strategy to reflect current trends and new requirements.

Online banking plays a central role in the apoBank's e-business strategy. The Multi Channel Banking Competence Centre, which is responsible for all electronic customer channels

No compromises when it comes to security

The apoBank is not prepared to make any compromises when it comes to security issues. As Karsten Klaffl, Manager of Multi Channel Banking explains: "For us as a bank, it is absolutely imperative that our IT systems cannot be broken into. Aside from the economic damage that might arise as a result, the consequences of the associated loss in reputation would be far more serious and their dimension not foreseeable."

So when it was time to implement the new online banking platform, careful IT security evaluations were conducted in conjunction with the bank's own experts to ascertain which fundamental options were available to guarantee the desired level of security.

Company Facts

- **Sector**
Financial
- **Balance sheet totals 2007**
€ 37,070 million
- **No. of employees**
2,124
- **Headquarters**
Dusseldorf, Germany
- **No. of customers**
306,600
- **Founded in**
1902

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Headquarters of the Deutschen Apotheker- und Ärztebank in Düsseldorf, Source: apoBank

Following careful consideration - there were both company-own developments as well as solutions from specialised suppliers to choose from - the apoBank finally opted in favour of airlock. The determining factors for this decision were the fulfilment of the high security standards as well as the personal commitment and the professional approaches adopted by the phion employees on site.

Specialist and implementation skills as decision criteria

"The IT infrastructure had been changed significantly based on our new e-business strategy, which meant that we had to look at the security issue from a new perspective", explains Karsten Klaffl. "So it was important for us to know that we had support from a competent partner - from someone who brings the required expertise in security issues - and this is precisely where phion convinced us best of all. The geographic proximity also played an important role in the decision in favour of airlock, aside from the security related aspects; as a result we avoided language misunderstandings from the outset - for example if problems suddenly arise during operations that have to be resolved quickly and straightforwardly together with the phion support team."

The new online banking platform went into productive operation subsequent to a thorough test phase. The web applications now protected by airlock at the apoBank are monitored permanently. All access requests are systematically monitored and filtered at all levels. Access is only granted to successfully authenticated users via authorised connections.

Each request must run through a multi-level filter here that automatically identifies and blocks any unauthorised access or manipulation attempts in a fraction of a second. All in all, the apoBank now has the most up-to-date and extremely effective mechanism to protect their e-banking infrastructure.

As Karsten Klaffl says to round off: "Our new online banking system was activated in February 2007 and has been running perfectly since then without one single disruption. As far as I am concerned, this is a clear signal that we chose the right partner for the implementation of this solution. Our current online banking meets the highest security standards - this gives me a very good feeling personally!"



"The tremendous expertise in the security field and the high level of deployment skills at phion were worth their weight in gold for us."

Karsten Klaffl

Manager of Multi Channel Banking at apoBank