

CASE STUDY

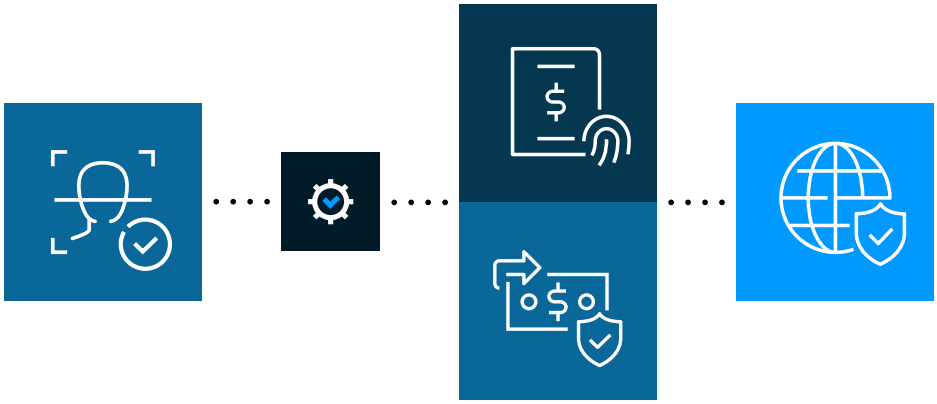
HOW NLB GROUP BUILT A FUTURE-READY AUTHENTICATION PLATFORM ACROSS 7 MARKETS

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NLB Group, the leading banking and financial group headquartered in Southeast Europe and with an exclusive strategic interest in the region, has been accelerating its digital-first transformation to deliver modern, secure, and frictionless banking experiences across multiple markets. With 2.9 million active customers, almost 400 branches, and a strong focus on digital innovation, the bank needed a future-proof authentication solution that combined strong security, regulatory readiness, and an outstanding mobile user experience.

At the same time, NLB aimed to simplify customer access to digital banking services, reduce friction during login and payment approvals, and support the growing adoption of its digital banking platforms, NLB Klik, Klikpro, and NLB mKlik across Slovenia, Serbia, Bosnia and Herzegovina, Montenegro, North Macedonia, and Kosovo.



CHALLENGE

MODERNIZING AUTHENTICATION AND IN-APP PROTECTION UNDER NEW REGULATORY PRESSURE

NLB Group recognized the evolving expectations of modern digital banking and proactively sought to enhance its authentication capabilities to deliver an even more seamless user experience, stronger security, and greater flexibility for customers.

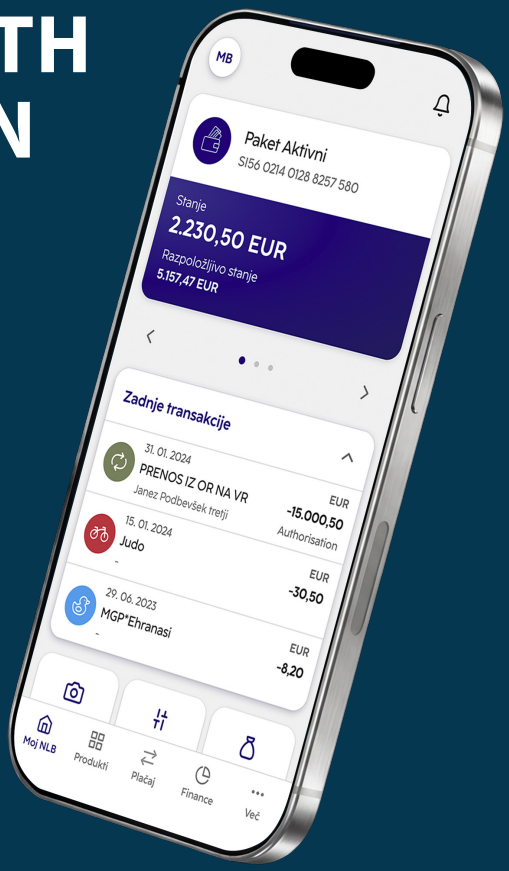


In parallel, the bank aimed to modernize digital channels with a scalable, future-ready authentication platform aligned with upcoming PSD3/PSR and eIDAS 2.0 requirements. To support this vision, it sought a technology partner capable of delivering advanced security, regulatory readiness, and an exceptional mobile-first experience.

Following a competitive tender process across the entire NLB Group, Wultra outperformed traditional legacy vendors and was selected as the preferred technology partner.

SOLUTION

SEAMLESS MOBILE AUTHENTICATION WITH BUILT-IN PROTECTION



By delivering Mobile-First Authentication with Mobile In-App Protection, Wultra provided a SaaS-based solution that is ready for future regulatory requirements while also meeting the demands of high scalability and improved user experience through its cloud-based platform. The solution enabled NLB Group to modernize authentication across its digital channels while balancing security, usability, and operational efficiency, including:

A cloud-based solution with enterprise-ready connectivity and regulatory readiness

Fully hosted and managed by Wultra with 24/7 support, delivering **high availability and fast response times**.

Next-generation authentication with frictionless onboarding

PSD3/PSR-ready Strong Customer Authentication (SCA) combined with Wultra's intuitive activation flow delivers a seamless, secure user experience.

SaaS delivery across multiple markets

Wultra operates and maintains the authentication platform as a SaaS solution across seven markets, enabling consistent security, simplified operations, faster deployment, and efficient scalability.

Advanced mobile app security

Integrated mobile in-app protection strengthened the banking application's security against evolving cyber threats, minimizing operational overhead and enabling the team to focus on enhancing digital banking experiences.

IMPACT

SECURE DIGITAL BANKING AT SCALE WITHOUT SERVICE DISRUPTION

The implementation enabled NLB Group to modernize digital authentication at scale while delivering a seamless and secure customer experience across its digital banking ecosystem. Beyond enhancing everyday banking interactions for millions of customers, the project strengthened the group's readiness for future regulatory requirements, improved operational efficiency, and enabled scalable deployment across multiple digital channels and markets.

Key outcomes of the transformation included:

Excellent user experience and seamless large-scale migration

A smooth transition of more than 450,000 customers within a single week ensured uninterrupted access to digital banking services, minimal user friction, and high customer satisfaction throughout the rollout.

Fully scalable and compliance-ready architecture

The new authentication platform was built to align with upcoming PSD3/PSR and eIDAS 2.0 requirements, including integration with the European Digital Identity Wallet (EUDIW), helping NLB strengthen regulatory readiness while reducing future compliance complexity and modernization costs.

Smooth integration and cost-efficient deployment

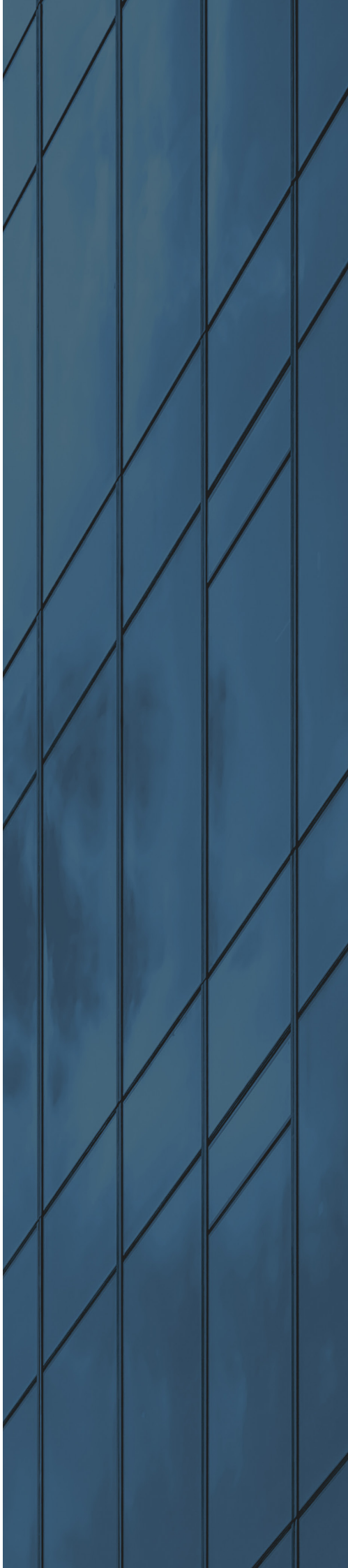
Close collaboration between teams and the integration of Wultra's authentication platform enabled a fast, cost-efficient implementation, efficient rollout across digital channels, and minimal disruption to existing banking infrastructure.

ABOUT NLB GROUP

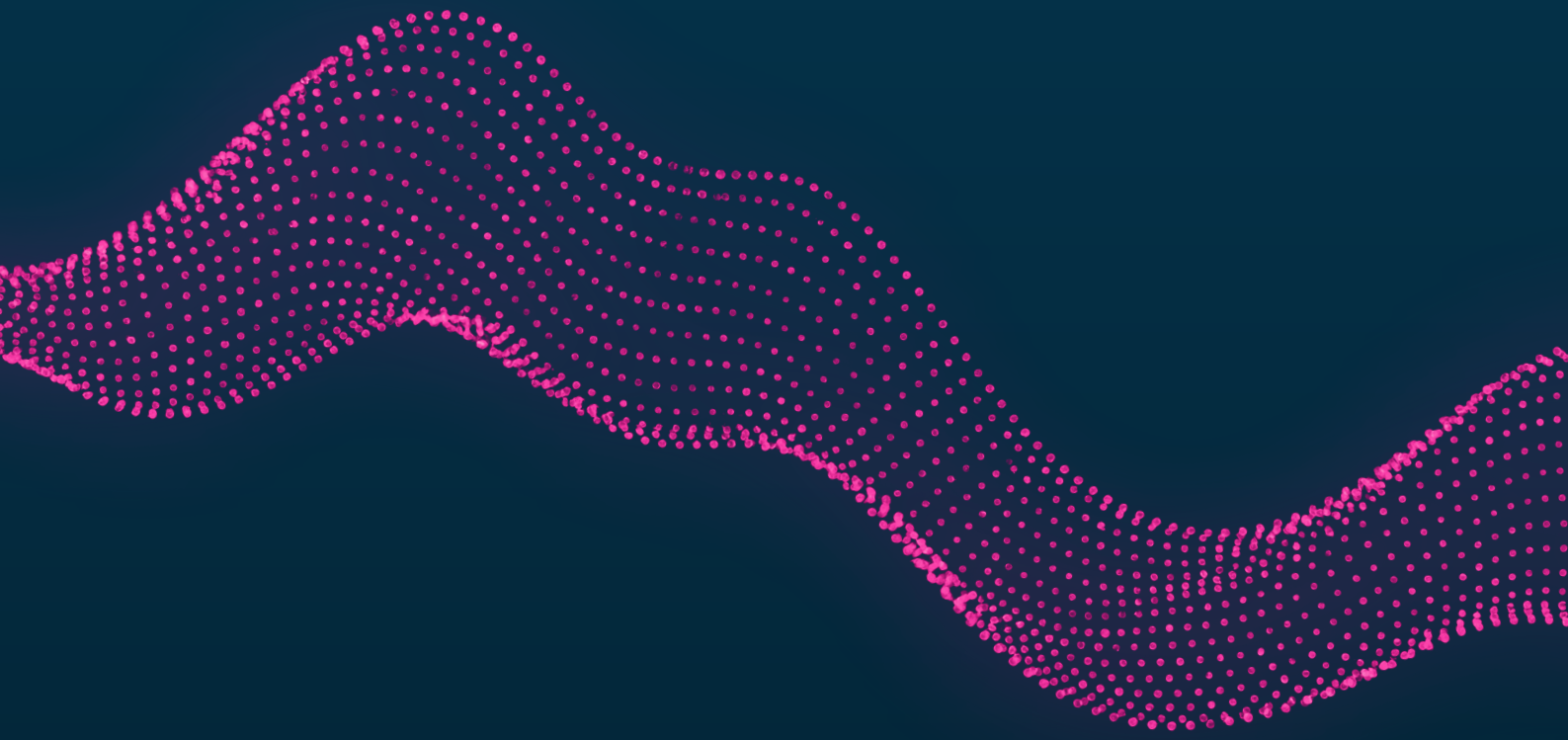
NLB Group is the leading banking and financial group headquartered in Southeast Europe, with an exclusive strategic interest in the region, serving 2.9 million active customers across 7 markets in the Western Balkans. Headquartered in Ljubljana, Slovenia, the group provides retail and corporate banking, payment, and financial services through a strong regional network and rapidly growing digital channels.

Focused on digital transformation, NLB Group invests in secure, accessible, and frictionless banking experiences through its digital platforms, while advancing cybersecurity, scalable digital identity solutions, and readiness for future regulatory requirements.

https://www.nlbgroup.com/



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ABOUT US

We equip banks and fintech companies with a seamless, post-quantum authentication solution that fortifies security while ensuring a smooth transition.

Contact our sales team:
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Visit our website:
www.wultra.com