Colibri Digital

Customer Success

Sainsbury's Bank

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Building a Secure Banking Platform that Customers Can Trust

Colibri delivered a secure and scalable Customer Identity and Access Management (IAM) platform that enabled Sainsbury's Bank to meet Open Banking regulations, protect customers, and support seamless digital journeys across online and mobile banking.

By introducing a centralised authentication layer that integrated with existing systems, the bank strengthened security, improved customer experience, and created a resilient foundation for future digital growth.

The Client

A household name that customers rely on

Sainsbury's Bank provides credit cards, loans, savings and insurance products to millions of customers across the UK.

Backed by the strength of the Sainsbury's and Argos brands, and closely linked to the Nectar rewards ecosystem, the bank focuses on making everyday banking simple and dependable.

As more customers moved online and regulatory expectations increased, the Bank recognised the need for a modern identity platform. It needed to support secure customer access and third-party integrations while continuing to meet strict regulatory and security requirements.

Our Goal

Raise the bar on security without upending customer journeys

Sainsbury's Bank partnered with Colibri Digital to build a customer IAM foundation that could meet Open Banking and PSD2 (Payment Services Directive 2) requirements without disrupting existing customer journeys.

The goal was to bring authentication together across digital channels, improve security, and keep the Bank's existing core platforms in place. At the same time, the platform needed to support future mobile banking features and new product journeys.

Throughout the work, the focus stayed on strengthening security and meeting regulatory requirements, while keeping the customer experience simple and familiar.

The Challenges

Meeting new requirements

Sainsbury's Bank ran its online banking for credit cards and loans on FIS, which handled how customers registered, logged in and accessed their accounts.

When PSD2 Open Banking regulations came into force, the requirements changed. The Bank needed to open up APIs to third-party providers, support Dynamic Client Registration, and issue tokens in line with FAPI standards.

Replacing FIS was not realistic. Any new capability had to work with what was already in place and avoid disruption for customers using live services.

Keeping the experience simple

The solution also had to connect with existing providers such as Iovation for fraud detection and IMI for SMS delivery. Even with several systems involved, customers needed to see one simple and consistent login experience across all digital channels.

At the same time, the Bank was getting ready to launch its own mobile banking applications. This meant putting an IAM platform in place that could support device registration, biometric login, and future changes as customer needs evolved.
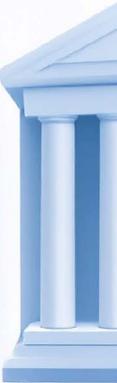
Solution

Simplifying customer access

Colibri designed and delivered a centralised Customer IAM platform hosted on AWS and built on ForgeRock Access Management.

Instead of replacing existing systems, the solution added a new authentication layer that worked alongside FIS. Customer onboarding and registration continued to sit with FIS, while ForgeRock handled authentication, authorisation and token management.

This approach reduced delivery risk, protected existing customer journeys, and allowed the Bank to meet Open Banking requirements quickly and safely.

Secure by design

The platform supports Dynamic Client Registration (DCR) for Third Party Providers, secure token issuance, and Strong Customer Authentication (SCA) in line with PSD2 and FAPI standards.

It integrates with services such as Iovation, IMI, and audit tooling to support fraud detection, customer communications and event logging.

The same IAM foundation also supports the bank's mobile banking applications. Customers can register trusted devices and log in using fingerprint or facial recognition, which makes access more secure while reducing friction.

Sainsbury's Bank now has a single IAM platform that can adapt as customer needs and regulations continue to change.

Results

Long-term value

Sainsbury's Bank now benefits from a secure and highly available platform that supports both online and mobile banking.

Colibri provides round-the-clock operational support and ensures the platform adapts as customer needs and regulations change.

This delivery model has resulted in consistently high customer satisfaction. Managed service NPS scores have remained above nine out of ten throughout the engagement.
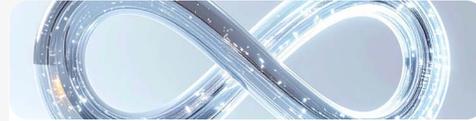
Continuous improvement

New capabilities were added as requirements evolved. These included centralised customer records, behavioural biometrics, and risk-based step-up authentication.

Mobile customers gained secure device registration and biometric login, while existing customers could apply for new loan products using their existing credentials.

Together, these changes reduced login issues, cut down on password resets, and created a smoother authentication experience for customers.