



**CASE STUDY** 

Cybersecurity in Online
Banking: How DKB Secures
Its Digital Presence
with Myra Security

#### **Solutions**

DDoS Protection CDN, WAF, Bot Management





# Cybersecurity in Online Banking: How DKB Secures Its Digital Presence with Myra Security

## **Executive Summary**

Deutsche Kreditbank AG (DKB) has implemented a comprehensive security solution with Myra Security that protects its critical online infrastructure from cyberattacks while meeting the most stringent regulatory requirements. The collaboration enables the bank to secure its growth and offer its customers a reliable, high-performance, and secure platform for their banking transactions.

#### **Initial Situation**

With over 5.8 million customers, DKB is one of Germany's largest direct banks. As a pure direct bank for private customers without a branch network, DKB's entire business activity depends on the smooth functioning of its online services.

The threat situation for financial institutions has worsened dramatically in recent years. According to Allianz, cyber incidents pose the greatest business risk to the industry. DDoS attacks in particular have become a regular and dangerous attack vector for banks in recent years. "Of all the attacks we see, DDoS attacks are the type of attack that is attempted most frequently. They come in waves and can potentially cause the most damage," emphasizes Christof Sack, Director of Enterprise IT & Cloud Platform at DKB.

### **Goals and Realization**

In spring 2020, DKB decided to secure its systems and services with the certified protection services of Myra Security. The primary objectives were:

- Safeguarding growth against the consequences of cyber incidents
- Ensuring continuous availability of online services
- 3. Ensuring maximum performance even in the event of attempted attacks
- 4. Compliance with regulatory requirements from MaRisk, BAIT, and DORA

The implementation included a holistic protection concept that protects both the IT infrastructure from volumetric attacks (layers 3 and 4) and the services from overload attacks at application level (layer 7). Additional protection is provided by the Myra WAF and bot management. A special feature of the solution is the connection via a dedicated line away from public Internet Service Providers, which ensures maximum performance and regulatory compliance.

In addition, the security solution provides the bank with complete transparency by making all log data available. This is a critical functionality for granular monitoring and the rapid resolution of problems.

## **Added Value of Cooperation**

The collaboration between DKB and Myra Security delivers strategic benefits that extend well beyond standard DDoS protection:

#### **Ensure Legal Compliance**

- Compliance with the strictest regulatory requirements (MaRisk, BAIT, KWG, DORA)
- Extensive certifications from Myra facilitate compliance verification
- Tailor-made contracts for essential/non-essential outsourcing



#### **Security and Sovereignty**

- Based in Germany with local 24/7 support from Munich
- Legally GDPR-compliant data protection
- Direct connections eliminate risks during data transport

## **Summary**

The cooperation between DKB and Myra Security ensures that the bank's strong growth is not jeopardized by cyber incidents. DKB benefits from a holistic protection concept that both meets the highest security standards and takes into account the strict regulatory requirements for financial institutions.

"The investment in Myra pays off for us many times over. The downtime costs alone that we would incur as a result of a single cyberattack would exceed the annual expenditure for the security service many times over. In addition, by outsourcing to a German security specialist, we are optimally positioned from a regulatory perspective," summarizes Moritz Otte, Head of Digital Products & Technology at DKB.

By partnering with Myra, DKB is underpinning its claim "Das kann Bank" - with a highly secure, high-performance IT infrastructure that enables innovation without compromising on security.

# **BSI-Certified IT Security**

Myra technology is certified by the German Federal Office for Information Security (BSI) in accordance with ISO 27001 based on IT-Grundschutz. As one of the leading providers, we also fulfill all 37 criteria of the BSI for qualified KRITIS security service providers. This means we set the standard in IT security.

ISO 27001 BSI zertifiziert auf der Basis von IT-Grundschutz Zertifikat Nr.: BSI-IGZ-0667-2024















Certified by the German Federal Office for Information Security (BSI) according to ISO 27001 based on IT\_Grundschutz | Certified according to Payment Card Industry Data Security Standard (PCI DSS) | KRITIS-qualified according to §3 BSI Act | BSI-C5 Type 2 certification | Certified Trusted Cloud Service | IDW PS 951 Type 2 (ISAE 3402) certified service provider | KRITIS operator according to § 8a (3) BSIG | Quality management according to ISO 9001