



Erste Group Elevates Banking Experience With Cloud-Based Authentication From HID to Serve Millions Across Europe

Erste Group is the leading bank in Central and Eastern Europe for advising and servicing private clients. With approximately 2,000 branches in seven countries, Erste Group offers individual solutions and an outstanding customer experience over the phone, online, via mobile offerings and across numerous other channels.

The bank is dedicated to serving as a trusted financial advisor for all customers, with a mission centered on empowering them to cultivate sustained financial health by offering comprehensive financial services and support.

George is the digital financial companion serving more than nine million people within the Erste Group. George helps them to access, control and improve their financial health.

CHALLENGE

Due to the use of two separate applications — George and an authenticator application — Erste faced a significant challenge in delivering and maintaining a consistent user experience (UX) across its multiple markets. Each market had George and its unique version of an authenticator app to cater to local compliance needs, language nuances, and terminology requirements.

The added complexity arose from communication with the customer in explaining the need of installing and registering two applications. This usually led to a “ping-pong” effect during log-ins and transaction authorizations, creating confusion and negatively affecting the customer experience and call center operations.

Erste also needed to ensure a highly secure authentication experience integrated in their banking journey, as fraudulent and fake versions of George were emerging, and customers were getting confused and facing more vulnerability to bad actors.

It became clear that Erste needed to standardize and integrate the authentication process to create a unified UX and secure digital banking experience for its nine million customers. Most importantly, the bank needed to ensure a seamless migration to the new digital experience.

SOLUTION

To make the new app consistent across all markets, and to eliminate so many different authentication integrations, Erste Group opted for HID Approve powered by the Authentication Platform. By integrating the authentication capabilities of HID Approve SDK into [George](#), the requirement to maintain separate applications was resolved.

“We selected HID’s solution for its scalability, compliance with PSD2 and Open Banking with dynamic linking — a true mobile-first approach,” says Tudor Georgescu, Platform Initiatives Lead for Erste Group.

The HID solution enables collaboration and knowledge exchange between countries, providing a consistent and seamless UX across all regions.

With such a complex project, a phased migration approach was ideal, starting first with internal groups and expanding gradually to external customers.

“The ability to log in and move money must work every time, so we needed to perform the rollout in small groups to avoid a roll-back situation,” explains Georgescu. “Some customers preferred to use the hardware token or were afraid of the new mobile authentication app, so we needed to find a way for them to feel safe.”

The Authentication Platform’s flexibility was able to address the diverse preferences for Strong Customer Authentication (SCA) methods, accommodating various factors such as one-time password (OTP), biometrics, and more. HID also provided crucial Professional Services support to help Erste with guidance on best practices, solution design as well as API and SDK assistance all to ensure a successful transition.

“The collaboration with HID to deliver a well-designed solution throughout the journey was crucial,” Georgescu says.

“HID was with us every step of the way and not only offered great technical solutions but also highly valuable services that enabled the digital onboarding journey in George to be reliable and user friendly for all our customers”

Tudor Georgescu
Platform Initiatives Lead, Erste Group

Solution

- HID Approve powered by the Authentication Platform

Erste Group Achieved:

- A true mobile first approach
- Compliance with PSD2 and Open Banking Regulations
- Migration of 3.5 million users in Romania and Czech Republic within 4 months
- 4 million active customers with more than 100 million monthly log-ins
- A projection of 5 million users by the end of 2024 and 9 million by 2025

RESULTS

The partnership with HID not only resolved immediate challenges but also positioned Erste for long-term success by eliminating the need to work with multiple vendors and advancing the bank's strategic direction. Today, every customer log-in is using George powered by the HID Authentication Platform.

The streamlined authentication process and a unified George experience significantly reduced call center complaints and enhanced customer satisfaction. Noteworthy examples are Romania and Czech Republic, where around three-and-a-half million users have migrated to the new solution, within four months. The scalability, compliance with regulations such as PSD2, and HID's quick responsiveness contributed to the overall success of the project.

Erste's decision to move to a cloud infrastructure, initially met with concerns, proved successful. HID's ability to host country-specific instances, SLA adherence, and performance guarantees addressed Erste's concerns about transitioning from an on-premise solution.

By the end of 2023, Erste successfully transitioned over four million active customers with over 100 million monthly log-ins to George. Anticipating further growth, the bank aims to reach five million users by the end of 2024 and, by 2025, engage all nine million customers with George.

"Having HID as our trusted advisor and partner in this journey was a key asset that contributed to the success of this project," concludes Georgescu.

[Learn more about the HID Authentication Platform](#)

[Speak to an HID consumer banking expert](#)



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Tudor Georgescu
Platform Initiatives Lead for Erste Group



hidglobal.com

North America: +1 512 776 9000 | Toll Free: 1 800 237 7769
Europe, Middle East, Africa: +353 91 506 900
Asia Pacific: +852 3160 9800 | Latin America: +52 55 9171 1108

For more global phone numbers click here

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