



HID Secures Baiduri Bank's Customer Authentication Journey

Established in 1994, Baiduri Bank is a member of Baiduri Bank Group and the largest conventional bank in Brunei Darussalam. Its network comprises 11 branches, 33 ATM locations, a finance arm and an investment company called Baiduri Capital. It offers internet banking for both business and personal accounts, supported by a mobile banking application. Its vision "to be the preferred financial partner, empowering individuals and businesses to achieve financial success in a changing world" is at the heart of Baiduri Bank's operations.

This vision and its track record of financial innovation and pioneering activities have earned broad acclaim for Baiduri Bank. In 2024, it received the Brunei Employee Engagement of the Year Banking award from Asian Business Review and the Best Retail Bank in Brunei by The Asian Banker. In 2023, it was named Best Banking Group, Brunei by World Finance; Best Bank in Brunei by Euromoney; Domestic Retail Bank of the Year Brunei by Asian Banking & Finance; and Best Bank in Brunei by Global Finance.

CHALLENGE

As its existing authentication vendor was sunseting, the bank recognized an opportunity to undertake a digital transformation to ensure the delivery of a smooth customer experience. This entailed updating its digital banking software to build upon a cloud-based authentication infrastructure.

“Banking is about people and meeting their needs, and at Baiduri Bank, we believe in striking a balance between the use of technology and customer experience,” said Simon Hansman, Chief Information Officer, Baiduri Bank. “Baiduri Bank is proud to be the first bank in Brunei to leverage cloud technology to enhance our customers’ experience.”

Needing an experienced vendor with a successful track record of working with the platform to which it was transitioning, Baiduri Bank turned to HID.

“Given its experience with such projects and because HID Approve™ was already integrated with our core banking platform of interest, we felt HID was the best vendor for us. Plus, HID’s global brand recognition gave us confidence,” said Henry Voon, Head of IT Systems, Baiduri Bank.

SOLUTION

Baiduri Bank integrated the HID Authentication Platform across its consumer and corporate banking platforms and implemented HID Approve™ for consumer authentication. Offering a single trusted authentication source for customer identity, HID Approve, powered by the HID Authentication Platform, reduces complexity with standards-based, scalable solutions covering the entire authentication journey.

It enables organizations like Baiduri Bank with high regulatory or corporate requirements to tailor unique, highly secure consumer journeys that are simultaneously easy for users and undecipherable for bad actors.

HID Approve offers mobile authentication and transaction signing with robust security protocols, hardened through standards-based cryptography. Offering customizable security policies to protect communication channels, HID Approve is backed by rigorous third-party security testing and independent audits. It delivers a seamless user experience, simplified compliance, flexible deployment and low cost of ownership compared to traditional vendors.

To move away from Baiduri Bank’s legacy authentication solution, they employed a full cutover migration strategy. This approach required customers to refresh their log-in credentials using an HID Approve-powered authenticator, supported by an extensive customer communications campaign to ensure a seamless experience.

While the implementation journey was not without minor challenges, the HID team was able to quickly identify and resolve them before any negative impacts were experienced. Along with its 24/7/365 support, HID is committed to zero downtime for its authentication services, which have been rigorously tested to ensure linear performance and scalability.

“The level of support HID provided — especially for implementing cloud-based projects — was key for our smooth launch, as the bank relies on the vendor to resolve any technical problems.” said Voon.



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Henry Voon
Head of IT Systems
Baiduri Bank

Solutions

- HID Approve powered by the HID Authentication Platform

RESULT

Baiduri Bank's corporate and consumer channels are now secured with the rigorously tested and highly scalable HID Authentication Platform and its mobile app authenticator, HID Approve. The multi-channel, multi-tenant authentication offering is a perfect fit for Baiduri's needs thanks to HID's ability to integrate one solution across its whole business.

Currently, 100% of Baiduri Bank's customers are authenticated via HID Approve powered by the HID Authentication Platform.

"HID's authentication solution is transparent and straightforward. We were able to maintain a consistently intuitive experience that is even more secure to enable our banking customers' journeys," said Voon.

BAIDURI BANK 



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