

HOW THREATMARK ENSURED SMOOTH PSD2 COMPLIANCE AUDITS AND OPTIMIZED FRAUD OPS AT CREDITAS

As one of the fastest-growing banks in Central Europe, Creditas is known for innovation and customer focus. When the revised Payment Services Directive (PSD2) introduced sweeping new compliance requirements, the bank needed a solution that would both satisfy regulators and enhance fraud prevention. By partnering with ThreatMark, Creditas achieved smooth PSD2 audits, safeguarded digital banking, and empowered its fraud teams with more efficient tools.

KEY CHALLENGES

PSD2 compliance

NAVIGATING PSD2 COMPLIANCE

In 2017, Creditas prepared for the revised Payment Services Directive (PSD2), which introduced stricter requirements for authentication, transaction monitoring, and communication standards. The challenge was to achieve compliance without disrupting the seamless experience customers expected.

"We were prepared for major discussions and work when the regulator came to the offices seeking compliance fulfillment. Considering the complexities of PSD2 and its objectives, we expected a tough process. When we shared with central bank auditors that we use the ThreatMark Platform, they were relieved. They confirmed it was an excellent choice, and after that the entire process went fast and everything was significantly easier," mentioned Ing. Zdeněk Grossmann, Director of Digital Banking, Development & Innovation at Creditas.

TRANSFORMING FRAUD OPERATIONS

To secure its growing digital banking channels, Creditas deployed ThreatMark Behavioral Intelligence, part of the ThreatMark Fraud Disruption Platform, into production in just three weeks. The platform continuously evaluates user identities, devices, and behaviors in real time, ensuring PSD2 compliance while protecting customers from advanced fraud schemes.

For the fraud team, the transformation was immediate. Where traditional analytical tools had been complex and resource-intensive, ThreatMark provided clarity and customization. Analysts could adapt their workspaces, streamline investigations, and reduce the dependency on senior specialists.

"In our department, we are used to working with analytical tools that can be very opaque to the operator, requiring a good knowledge of query language, extensive experience, and analytical skills. With ThreatMark it is different – our professionals appreciate the clarity of the dashboard and the possibility to customize the workspace view, which further increases the ergonomics of working with ThreatMark," Filip Dragoun, Director of IT & Cybersecurity at Creditas, shared.

This shift empowered junior staff to handle routine tasks while senior experts focused on the most complex cases. The result was faster case resolution, improved customer communication, and a stronger overall fraud defense.

Dragoun continued, *"Working with the ThreatMark Platform is very user-friendly and simple, all the necessary tools required for our tasks are there. ThreatMark has allowed us to delegate many activities previously performed by senior analysts to junior staff, who can then assess the severity of the findings themselves and immediately inform the bank's clients of impending threats."*

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FROM COMPLIANCE BURDEN TO OPERATIONAL ADVANTAGE

For many banks, PSD2 represented a regulatory hurdle that added complexity and cost. For Creditas, the partnership with ThreatMark turned that burden into an advantage. By embedding compliance capabilities directly into its fraud strategy, the bank not only satisfied the regulator but also improved its day-to-day operations.

The Czech National Bank's reaction was telling. Inspectors expected prolonged discussions around compliance but were reassured once they learned ThreatMark was securing Creditas' digital banking. This trust accelerated the audit process and gave the bank confidence in its long-term compliance posture.

Internally, ThreatMark delivered equal value. Tasks that once demanded senior expertise were rebalanced across the team. Junior staff were empowered to contribute meaningfully, while experts gained more time for high-priority threats. This shift in workload distribution reduced bottlenecks, increased agility, and allowed the bank to respond to fraud attempts in near real-time.

By combining regulatory compliance with operational efficiency, Creditas strengthened both customer trust and internal resilience — proving that compliance can be a driver of innovation rather than a drag on resources.

LOOKING AHEAD: A SCALABLE FOUNDATION FOR THE FUTURE

While PSD2 compliance was the immediate objective, Creditas understood that fraud prevention is a moving target. New tactics — from phishing and malware to deepfake-enabled account takeovers — continue to emerge. With ThreatMark, the bank has built a foundation that adapts to these evolving risks.

Behavioral Intelligence – Identity combines behavioral biometrics, continuous behavioral user profiling, and device and session intelligence, including payment transaction scoring, all working in real or near real-time. This multi-layered approach ensures that compliance requirements like strong customer authentication (SCA) and continuous monitoring are not just met, but exceeded.

"Czech National Bank was relieved to hear we use ThreatMark to secure our online banking. Thanks to ThreatMark, ensuring PSD2 compliance was significantly easier," notes Ing. Zdeněk Grossmann, Director of Digital Banking, Development & Innovation at Creditas.

Looking to the future, Creditas sees ThreatMark not just as a compliance solution but as a strategic partner. The Platform's adaptability means the bank can anticipate emerging fraud vectors and integrate new defenses as needed. By uniting compliance, customer experience, and security, Creditas is positioned to continue its growth while safeguarding the trust of every client.

KEY RESULTS



Empowered bank with advanced analytics



Ensured PSD2 compliance & smooth auditing



Enabled safe & secured online banking



3 weeks to production



Streamlined Fraud Ops

LEARN MORE ABOUT THREATMARK BEHAVIORAL INTELLIGENCE

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