



# **How FLOA has been onboarded into Mobile App Security**

CASE STUDY



## Our client

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Founded in 2001 by the Casino group, **FLOA** is a renowned **online bank** based in France. In 2022, it solidified its position in the financial industry after joining the esteemed and leading international banking institution **BNP Paribas**.

As the country's top provider of payment solutions, FLOA offers a wide range of convenient services such as **fractional payments**, **mini-credits**, **bank cards**, and **insurance**. With a strong emphasis on user-friendliness and seamless integration, the company has established collaborations with **major (e-)retailers**, key players in the **travel industry**, and **fintech companies** to develop tailored solutions. Expanding its operations to multiple European countries, including Spain, Belgium, Italy, and Portugal, FLOA aims to become the foremost European provider of payment solutions.

With a customer base exceeding 4 million, FLOA's exceptional customer service has earned it the prestigious **Customer Service of the Year award (2023)** for three consecutive years.



## Their challenges

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Ensuring a secure mobile application is **imperative for online banking businesses**. It:

- > safeguards customer data,
- > prevents unauthorized access,
- > mitigates financial fraud.

A secure mobile application **builds trust, enhances compliance** with regulations, and **adapts to the evolving preferences of customers** who prefer the convenience of mobile banking. That is why, to guarantee **a safe digital banking experience** for their customers, **FLOA** made Mobile AppSec their priority.

If the team proved aware of the necessity to implement adequate and extensive protections on their app, they found themselves limited due to several factors:

### Mobile App Sec awareness

Recognizing the criticality of their mobile app as a vital component of their system, FLOA knew they had to fortify their app's security. But, like many other organizations, they lacked internal mobile app security expertise, making it challenging to navigate its specific ecosystem and associated risks. They recognized the need to better understand the app's vulnerabilities and protective measures, as it can be difficult to determine where to begin without this clarity.

### Adequate tools

The team, faced with a busy release schedule for their mobile app, recognized the pressing need for growth in mobile AppSec. They actively sought tools and solutions to support them in integrating security into their processes, aiming to mitigate operational risks and anticipate potential challenges. However, their lack of knowledge left them uncertain about making informed decisions in this crucial aspect.

### Time and resource management

Continuous mobile app security requires regular testing, but FLOA faces constraints in terms of resources. Manual testing before each release is time-consuming and costly, and pentests provide only a snapshot of the app's protections at a given time, without being feasible for every release. Reliable security testing automation tools adhering to industry standards like OWASP MASVS are imperative to roll out releases.

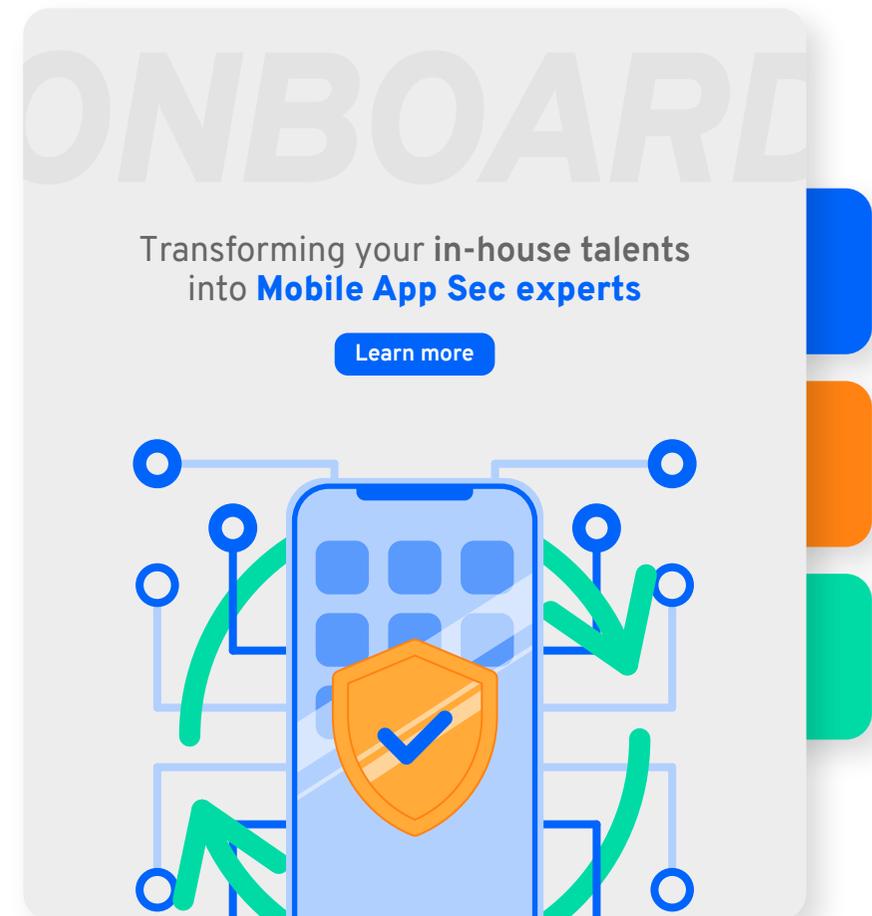
## Our solutions

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# Onboarding your team into Mobile App Sec

Introducing eShard's comprehensive solution for mobile app security—our **Mobile App Sec Onboarding**.

Divided into **three phases**, it equips mobile engineering teams with essential tools and knowledge to **build confidence in mobile application security** and **embed robust security practices** at the heart of their development cycles. With eShard's Mobile AppSec Onboarding and esChecker integration, businesses proactively address app security, safeguard assets, and prioritize client privacy. This holistic approach mitigates risks and builds trust through resilient, secure applications.



1

Phase one performs an **in-depth app diagnosis** using our advanced MAST tool, esChecker. It evaluates the app's security on untrusted devices, providing a detailed diagnosis of vulnerabilities and insights into potential risks.



2

Phase two focuses on **Defensive Development training**, empowering teams with comprehensive knowledge of the mobile app security ecosystem. By understanding risks and implementing best practices, teams gain confidence in building resilient and secure applications.

3

In the **third and final phase**, clients gain **access to our powerful MAST tool, esChecker**. It automates security testing, scanning and verifying the effectiveness of the app security protections. Integrated into clients' CI/CD pipelines, it ensures a secure development process and compliance with industry best practices and standards like OWASP MASVS.



## Their results

After our **Mobile App Sec Onboarding**, FLOA gained confidence and efficiency in their mobile app releases. With a **critical focus on security** and **tight deadlines**, their teams' active involvement became indispensable. eShard emerged as a trusted partner, streamlining their release process.

Through the initial app diagnosis, FLOA effectively **identified vulnerabilities and potential risks**. The second phase involved comprehensive defensive coding training for the mobile engineering teams, equipping them with **essential knowledge and skills in mobile app security**. Finally, in the third phase, FLOA gained access to eShard's advanced MAST tool, **esChecker**, which provided **clear reports, comprehensive insights, and ensured compliance with the industry-standard OWASP MASVS requirements**.

eShard's solutions brought newfound clarity, giving FLOA **peace of mind to navigate the release process with ease and confidence**.



**Cécilien CHARLOT**

Chief Information Security Officer  
at FLOA



In what ways has our Mobile App Sec Onboarding contributed to enhancing the security of your mobile application(s)?

This three-step Onboarding allowed us to quickly start, almost from scratch, on the mobile security subject and provided us with a solution-oriented approach in a context where mobile security requires close collaboration between the Mobile and Security teams.



How has our Defensive Development training helped improve your team's skills and knowledge in Android and iOS security?

Mobile app security is completely different from traditional web security. The Defensive Development training was really useful as it allowed our Security and Development teams to understand the major concepts to harden our app security.



Can you provide examples of how the app diagnosis provided by our MAST tool esChecker has guided you in making improvements to your mobile application(s)?

The app diagnosis provided by esChecker allowed us to automatically run specific mobile app security tests that require a high level of expertise without any effort.



What specific features or aspects of our Mobile App Sec Onboarding have been most valuable to you and your team?

The training was really valuable and was a great opportunity to have more communication between Mobile and Security teams.





How can we help you  
instill *confidence* in  
**mobile application**  
**security** in your digital  
transformation ?

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