CERTINEXT · BANKING & FINANCIAL SERVICES · SOUTHEAST ASIA

A Commercial Bank in Southeast Asia Gains Full Certificate Visibility Across a Multi-Country Operation with eMudhra CertiNext

SECTOR	REGION	SOLUTION
Banking & financial services	Southeast Asia	CertiNext

CLIENT OVERVIEW

The organisation is a commercial bank operating across three Southeast Asian countries with a combined network of 150 branches and around 1.2 million retail and business customers. The bank has been expanding its digital banking footprint, including a mobile banking app, internet banking portal, and API-based integrations with national payment switches in each country. Managing digital certificates across three country IT environments has added a layer of complexity that the bank's central IT security team was finding increasingly difficult to handle.

THE CHALLENGE

Each of the bank's three country operations managed certificates independently, using local processes that varied in formality. The group IT security team had no consolidated view of the certificate estate and relied on country IT managers to flag upcoming renewals — a process that worked inconsistently in practice. A group security review found that across the three countries, 40 certificates were either expired or within 60 days of expiry with no renewal workflow in place. Separately, the bank's Singapore operation had received a notice from MAS referencing certificate management as a gap in its Technology Risk Management framework. The bank needed a solution that could provide group-level visibility while allowing country teams to manage their own renewals within a common framework.

> *"Three countries, three different ways of managing certificates, and a regulatory notice in one of them. We needed to bring this under one roof without taking control away from the local teams."*
>
> **Group Head of Information Security**

THE SOLUTION

eMudhra deployed CertiNext with a group-and-country governance model: the group IT security team has a consolidated view of the full certificate estate across all three countries, while each country IT team manages its own renewal workflows within the shared platform. An automated discovery scan identified 520 certificates across the three operations. Country-specific renewal policies were configured to reflect local regulatory timelines — with MAS-aligned SLAs for the Singapore operation and equivalent settings for the other two markets. Automated notifications went to country IT managers at 90, 60, and 30 days before expiry, with group-level escalation for any certificate that entered the 14-day window without a renewal in progress. CertiNext's reporting module was configured to generate country-specific compliance reports for each local regulator.

RESULTS

The 40 at-risk certificates were remediated within four weeks. The MAS technology risk notice was formally closed three months after deployment. The group IT team reported that certificate-related escalations dropped significantly, with country teams now handling renewals proactively rather than reactively. The bank's next annual group security review rated certificate management as a resolved risk item for the first time.

METRIC	BEFORE	AFTER
Group certificate visibility	Three separate silos; no consolidated view	520 certificates in unified group dashboard
At-risk certificates	40 expired or within 60-day window	All remediated within 4 weeks
MAS Technology Risk notice	Notice received; gap unresolved	Notice formally closed within 3 months
Country renewal process	Inconsistent; relied on manual notifications	Standardised automated workflows in all 3 countries
Group security review rating	Certificate management flagged as open risk	Rated resolved in annual group security review

About eMudhra. eMudhra is a globally trusted provider of digital trust services, offering eSignatures, PKI, Certificate Lifecycle Management, Multi-Factor Authentication and Identity & Access Management solutions. Licensed by the Controller of Certifying Authorities (CCA), India, eMudhra serves 1,000+ enterprises across 40+ countries, helping organisations build secure, compliant and paperless digital ecosystems.

Customer name withheld for confidentiality.