

SUCCESS STORY

Gaining Real-Time Compliance Insights

CKB Banka prepares for EU harmonization with a continuous, risk-based approach to audit-readiness

Website

ckbbanka otp group

INDUSTRY

Banking Services

A subsidiary of OTP Group, CKB Banka (Crnogorska komercijalna banka) is the largest commercial and financial institution in Montenegro. Headquartered in Podgorica, it offers comprehensive retail, corporate, and digital banking services.

Founded 1997

200,000 customers

750 employees

PRODUCTS

Policy Audit

Security & IT Risk Assessment Questionnaire (SAQ)

Vulnerability Management, Detection & Response (VMDR)

Web Application Scanning (WAS)

CyberSecurity Asset Management (CSAM)

Business Background

The government of Montenegro is moving to more closely align its financial services regulations with the European Union. CKB Banka aimed to stay a step ahead of the proposed changes by enhancing its approach to compliance. The bank's goal was to enable a real-time view of its compliance posture against new frameworks such as DORA, NIS2, and ISO 27001 without overburdening its teams with manual work.

"One of the key advantages of Qualys is the speed of deployment and strong integration between all the solutions on the Qualys Enterprise TruRisk Platform. The ability to combine asset visibility, vulnerability management, compliance monitoring, and risk assessment within a single, unified ecosystem is what truly sets Qualys apart."



Boris Janičić
Head of Information Security,
CKB Banka

Business Challenges

Maintain consistent visibility across multiple regulatory frameworks and mandates

Mitigate the regulatory, operational, reputational, and financial risks of non-compliance

Detect and remediate compliance gaps and weaknesses between assessment cycles

Address evolving requirements while maintaining high levels of operational efficiency

Qualys Solution

For more than a decade, CKB Banka has used Qualys Vulnerability Management, Detection & Response (VMDR) to help prioritize and remediate vulnerabilities across its IT estate. Based on its many years of success with Qualys, the bank decided to build on its investment in the Enterprise TruRisk Platform with Qualys Policy Audit and Security & IT Risk Assessment Questionnaire (SAQ).

"Qualys Policy Audit and SAQ are a natural extension of our existing Qualys solutions," says Boris Janičić, Head of Information Security at CKB Banka.

Outcomes

80% ↘

less manual effort with automated evidence collection and reporting

85% ↘

fewer audit failures by identifying and fixing control gaps early

50% ↘

lower audit costs with always-on visibility and audit-ready evidence

"We were already scanning more than 600 IT assets using Qualys Scanners and Cloud Agents, including network devices, ATMs, and other specialized or unmanaged systems. That strong foundation meant getting started with Policy Audit and SAQ was very straightforward."

With Policy Audit, CKB Banka can generate real-time reports that help identify and close compliance gaps to improve audit outcomes. Using SAQ, the bank can quickly design, build, and analyze the results of third-party and internal security risk assessment questionnaires.

"The implementation went very smoothly, without any issues or the need for assistance from Qualys," confirms Janičić. "We were able to start generating actionable insights soon after we'd finished configuring the solutions to our specific requirements and internal standards."

Today, CKB Banka can map business controls across multiple regulations and policies from a single, intuitive platform.

"For banks of our size, this level of uniformity and centralized visibility is extremely beneficial, as it allows for more efficient management of compliance activities, better resource utilization, and a clearer overall understanding of our regulatory posture," says Janičić. "Our users are very satisfied with the quality, clarity, and usability of the reports and dashboards. Qualys provides good visibility of our compliance posture, which helps our teams better understand where the gaps are."

Qualys Difference

Enables a continuous, risk-based approach for prioritizing the most critical vulnerabilities and compliance gaps

Provides real-time visibility and transparency for internal and external teams, including operations, management, and audit professionals

Helps reduce remediation workloads for system owners while maintaining a strong overall security posture

Simplifies compliance and audit processes, and improves the overall quality and consistency of communication with auditors

Cuts preparation time for ISO 27001 certification by up to 4 months with highly automated vendor assessment processes from SAQ

Lays the foundations for efficient, scalable alignment with DORA requirements in the future

> "With Qualys Policy Audit and SAQ, we can now detect gaps in real time, react faster, and proactively address issues before they escalate. This greatly reduces the risk of non-compliance and has had a very positive impact on strengthening and maturing our security posture."



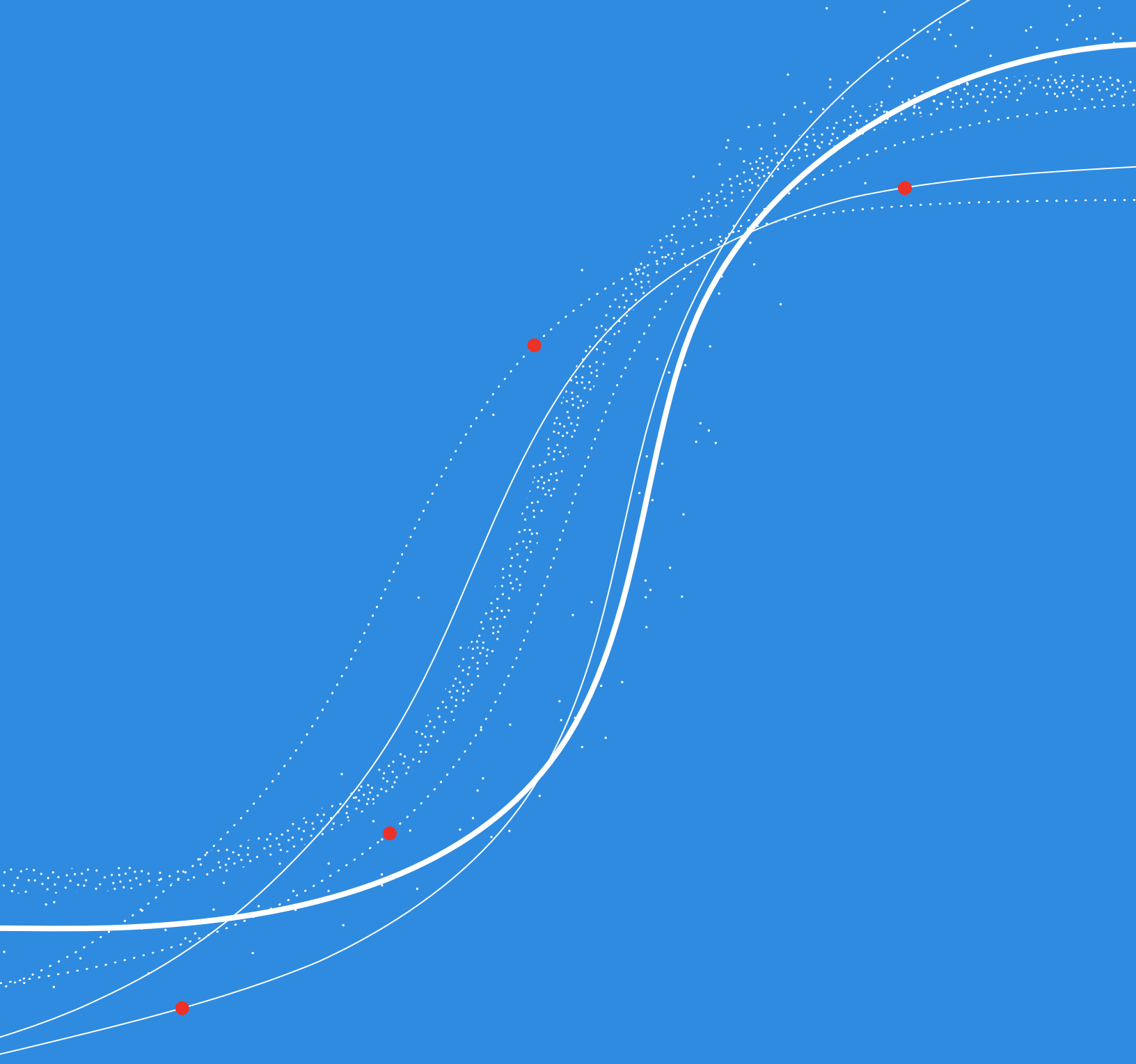
Boris Janičić
Head of Information Security, CKB Banka

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