

Compliance and InfoSecurity - Applying the Right Resources

Compliance and security concerns are always top of mind for credit unions and can be an ongoing source of frustration. Fortunately, well implemented security measures can actually drive operational efficiencies and improve member service levels. Done correctly, new security techniques can help both front-facing employees and back-office personnel.

Today's credit union employee is often faced with logging in to dozens of separate applications. This can be a tedious and frustrating process for not only the employee, but the IT Department that must support them. Authentication has always been a huge issue, and now in recent years it has become even more difficult with the examiners demanding multiple layers of authentication. Examiners and internal credit union audit and compliance personnel want detailed trails so there is no doubt as to who is logging in to each system and application.

Since 1996, we have helped credit unions address these ever-growing compliance, security and fraud prevention demands. Passwords are troublesome and simply are not adequate authentication mechanisms. Biometrics offers a whole new level of convenient authentication for logins - whether it is via a swipe of the finger or by simple facial recognition. Biometrics represent "something that you are" in addition to something that you know. These additions make employees' jobs much easier and business processes much more efficient - truly a win-win scenario.

For those credit unions that prefer an alternative to biometric solutions, we offer many flexible and secure alternatives: smart cards, PINs, proximity cards and even cell phones. At DigitalPersona, we are hardware agnostic - we want the credit union to be free to pick and choose the solution that best fits their needs, culture and IT infrastructure. Once they choose the recognition method that is best for them, our software lets the IT organization quickly establish policies governing how people use those mechanisms to prove that they are who they say they are. Whether it is a Windows application, terminal emulation program or mainframe, we can almost always enable behind the scenes single sign-on. With single sign-on properly implemented, Help Desk calls - and costs - drop dramatically.

In the past, secure access was about a one-time employee login in the morning. However, our solutions allow for a much more granular and secure approach. Staff members can now be validated quickly and easily for each application, as well as for certain types of important transactions, if the application supports it.

Auditors and examiners love this level of control, and IT staff can easily document login details by generating comprehensive audit trail reports from our system. As for ROI, it can be measured in a number of ways, including the immediate benefits of increased security and time savings. The bottom line for credit unions that use our solution is that they will enjoy faster logons as well as reduced lock-outs caused by incorrect passwords, reducing their operational costs and enabling them to respond more quickly to their members' needs.

Jim Fulton
Vice President



Jim Fulton

is responsible for driving and directing all aspects of DigitalPersona marketing. He brings more than 20 years of

experience in the marketing and development of security, networking, and application infrastructure products. Most recently, Fulton was the Vice President of Marketing and Product Management at GreenBorder, a leading provider of desktop web security software for consumers and businesses, which was acquired by Google. Before that, he was the acting Vice President of Identity Management Marketing at Critical Path. Previously, Fulton held numerous executive positions, ranging from Vice President of Product Management and Strategic Planning to Chief Technology Officer, at Network Computing Devices (NCD), one of the pioneers of thin client computing. Fulton began his career in software engineering and was one of the original developers of the industry-standard X Window System used by UNIX, Linux and related products to this day. He holds a bachelors degree in Computer Science from MIT.

Contact Info

www.digitalpersona.com