

CU SECURITY: BEYOND THE MOAT - COMPREHENSIVE SECURITY STRATEGIES

Credit unions need to realize that the tools available to hackers are growing exponentially and that unknown vulnerabilities are always cropping up. Connecting to the Internet is a very complicated and dangerous business. It only makes sense for credit unions to outsource their telecommunications needs and the required security that goes with them. It is extremely difficult for credit unions to properly deploy firewalls - there are just too many rule sets, patches, etc to deal with.

At Cavion Plus, we have security experts on staff 24 x 7 to manage firewalls and Internet connectivity issues. Our systems are clustered and routinely patched and updated so all of those difficult responsibilities are lifted from the credit union's IT staff. We deliver a tightly integrated and redundant security system that is always up and running. Plus since our network operations centers are audited yearly under the SAS-70 type 2 control objectives, our clients are covered when the NCUA comes to visit.

Unsolicited commercial e-mail, also known as spam or phishing, has become a huge problem for credit unions. Spam has a lot of negative consequences, so we effectively block it with the filters in our data center for our clients. If they want to check for false positives, they can look in a specific folder that we have setup for them. However, our systems do an excellent job of blocking spam way before it ever reaches the credit union, and we experience very few false positives. Not only is our hosted e-mail service secure and scalable, but it is far more affordable than other business-class e-mail services or in-house implementations.

As for viruses and worms, our Gateway Anti-Virus solution stops them as Internet traffic passes through our managed firewalls. Gateway Anti-Virus acts as a secure first line of defense and automatically downloads virus updates every hour. Plus it is an easy to add feature - Cavion Plus managed firewall customers can quickly add Gateway Anti-Virus to their existing systems. Another benefit of our system is that we help track down attackers and spammers by actively reporting their attacks and spam campaigns to ISPs and the Internet community.

Remote vulnerability and full security assessments are absolutely critical to a keeping a credit union secure. We have seen a phenomenal growth in our security assessment consulting business: 120 performed in 2002, 663 in 2003 - nearly 1,000 in 2004! In the near future, we will be adding advanced security services that push deeper into the credit union such as: managing Exchange servers, handling desktop patching, setting traffic filters, and installing IDS/IPS solutions. Our goal is to allow our clients to sleep better at night knowing that we are protecting them around the clock.



Jeff Marshall is CTO at Cavion Plus, a Liberty Company. Mr. Marshall is a 1990 graduate of Colorado State University. Widely recognized in the software industry for his accomplishments, knowledge and vision, Jeff was a very early advocate of the Java programming language and "thin client" technology. Because of Jeff's foresight and understanding of cutting-edge software development methodology, Cavion Plus today enjoys a product line that is, at the same time, flexible with regard to configuration and infinitely scalable to accommodate very high levels of transaction throughout. Cavion Plus offers many security solutions to their credit union partners across America. Cavion Plus is a Liberty company. Liberty is the credit union movement's leading provider of payment systems, marketing services, and technology solutions.