

## *Perimeter, Host and Endpoint Security – Finding the Right Mix*

Many credit unions today base their business models around the Internet and collaborative environments that connect employees, members, partners and vendors. For people to communicate, collaborate and transact business, they must be able to identify who they are dealing with in a secure and reliable manner. Credit unions need to strike a balance between the needs of authenticated users for access and the duty to maintain information security and privacy.

A strong security platform plays the dual role of gatekeeper and guardian of business intelligence and information. Credit unions cannot operate effectively without the ability to control who and what is accessing their networks and business systems.

Managing and authenticating identities is a small part of the overall challenge credit unions face as they conduct business in today's identity-driven world. Managing access to critical resources and proprietary information is the main issue. However, credit unions cannot manage access without managing and authenticating identities — both internally and externally — if they want to secure data.

In order to successfully fight perimeter breaches, prevent fraud, and gain real security efficiencies, credit unions need the ability to draw data from different systems into one dashboard that gives a "big picture" view of their security. Credit unions need to take a more comprehensive view of their security technologies in order to build a holistic platform, layered with strong protection and detection mechanisms — in essence providing "defense in depth." With that comes an understanding of the methods criminals employ to steal confidential information and use it for fraudulent purposes. Event detection and alert mechanisms along with forensic tools, research and analysis all play a role in monitoring potentially fraudulent activities.

The major movement to incorporate multi-factor authentication systems created the potential for credit unions to develop tunnel vision. Although multi-factor authentication is a strong, front-end method to better identify users accessing accounts, it — alone — does not control the theft of sensitive credentialing information or detect fraud in its early stages.

Effective management of fraud not only involves a common understanding of the flow of activities from the front end (deterrence and prevention) to the back end (detection, mitigation and analysis), but also the interactions and interrelationships between each — and, ultimately, across the enterprise.

Digital Resolve's solutions can complement any credit union's enterprise security and can cohesively and seamlessly work within perimeter applications. To protect against the most sophisticated criminal attacks, organizations need a total, end-to-end view — from login to logout, across every member session and online touchpoint. Solutions that marry member activity with access behaviors, such as the combined use of Digital Resolve's Fraud Analyst® risk-based authentication solution and its Fraud Scan transaction monitoring solution can provide real-time transaction monitoring and fraud detection for every individual and transaction within a company's Web applications.

Only by actively monitoring all activity online can a credit union truly understand what is happening and have the ability to comprehensively address fraud and as well as other critical security events.

### Dennis Maicon Executive Vice President



**Dennis Maicon**  
is Executive Vice President of Financial Services Solutions at Digital Resolve. Dennis

was a co-founder of Digital Envoy, and brings more than 18 years of financial services experience to Digital Resolve. Prior to joining Digital Envoy, Dennis was Senior Finance manager at Arris Interactive, where he was in charge of treasury functions, financial planning and analysis. Prior to Arris, Dennis spent nine years at Suntrust Bank where he held a variety of positions from credit administration to cash management functions to vice president of International Corporate Banking. Dennis holds an MBA from Georgia State University and an undergraduate degree from the University of Georgia in Finance.

### Contact Info

[www.digital-resolve.net](http://www.digital-resolve.net)