

Perimeter, Host and Endpoint Security – Finding the Right Mix

When it comes to security, credit unions are continually asking, “how much is enough?” They also should be asking, “just who is the enemy?” Although the more dramatic stories of external hackers are the ones that make the news, the biggest percentage of data compromise comes from internal attacks. The perpetrator could be a disgruntled employee – or people who are paid to get hired, then extract your members’ personal data. To stay protected, credit unions must address perimeter security and internal security as two separate entities, with specific plans for each.

Perimeter security includes both the electronic perimeter of an institution as well as the physical perimeter. In addition to firewalls, intrusion detection systems, log reviews, security patches and network equipment, process plays an important role in shielding your credit union from the outside world. Do you have a process for bringing new equipment online securely and an approval process for granting access changes? Do you have a process detailing the appropriate steps to take if an intrusion is detected? If not, your credit union is vulnerable.

Internal security protects from the inside out - detailing who is allowed to do what; who grants that authority – and the authentication and ongoing monitoring of the various “who’s” to prevent malicious activity. Inside security requires the same type of processes as perimeter security – along with routine, frequent audits to ensure that only specified staff members have access to the appropriate data. It’s the combination of technology and process, with well-defined control points, that makes the difference between a safe environment and a credit union at risk.

Defense in Depth is a security strategy where multiple layers of security are placed throughout an IT system, addressing the technology, personnel and operations. Think of a medieval castle, where an attacker would have to overcome multiple obstacles – from a moat to a strong outer wall to guards shooting arrows– to successfully gain access. The principles of strong, multi-layered credit union security are very much the same. A hacker has to penetrate the firewall first, then make it through the DMZ – which acts as a buffer between the outside world and the inner networks. Then, the attacker has to overcome security patches, intrusion detection and perhaps a second firewall to compromise a server. These layers work together to offer protection at every turn.

To make the management of perimeter, host and endpoint security more efficient, Harland Financial Solutions’ applications are all moving to support Single Sign On, which enables credit unions to centrally manage authentication and authentication policies to ensure consistency. Our applications each add their own definition of rights, based on the access group the authenticated user enters, controlling which activities he or she is allowed to perform within the application.

Hackers work hard to create new ways to access members’ non-public information (NPI). Harland Financial Solutions’ encrypts its data in flight as well as the NPI in the UltraData® Enterprise core processing system and backup files. As a result, access to that data outside of the authenticated and monitored application itself is prevented. Finally, multi-factor authentication, as recommended by the FFIEC, and fraud monitoring are built into Harland Financial Solutions’ Internet banking solution.

These types of built-in security features and measures, in combination with well-defined processes and a commitment to routine audits and monitoring, will help keep your credit union and members well protected from the outside world and from the internal risks.

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years of software development experience, 23 with Harland Financial Solutions. He joined UltraData in 1984 as a Junior Programmer and has since held various positions within the Product Development organization focusing on Credit Union business solutions. Harland Financial Solutions supplies software and services to thousands of financial institutions of all sizes, offering its solutions in both an in-house and service bureau environment. The company is a leader in core systems, item processing, enterprise content management, branch automation, customer relationship management, business intelligence, origination and document solutions, risk management, compliance training, financial accounting, open documents, mortgage solutions, electronic funds transfer (EFT), self service solutions and performance advisory services.

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