

Pay Now or Pay Later: Obtaining ROI from Security Solutions

Security has always been about risk reduction since nothing can be made 100% secure. Risk acceptance can be described as comparing a risk measure with acceptance criteria and then determining whether the current level of risk is acceptable. All of this must be conducted against a backdrop of the increasingly hostile environment of the Internet and the meteoric rise in identity theft and data breaches.

The consequences of not adhering to regulatory requirements can devastate even the smallest credit union. The NCUA can even shut a non-compliant credit union down, and impose fines that range from \$5,000 up to \$1,000,000! In addition to the regulatory repercussions, the reputation and viability of the credit union may be directly impacted by non-compliance violations. Finally, there are civil and corporate liability issues – Officers, Managers and the Board of Directors are ultimately responsible for overseeing the development and implementation of the credit union's security program and for overall compliance.

Compliance Commander by Intrusion is a robust data privacy and compliance family of products used by credit unions to protect personally identifiable information and prevent it being lost or stolen. Compliance Commander Sentry is a perimeter based solution that sits next to the credit union firewall and prevents the loss of unencrypted personal information from leaving the network. The appliance based system includes a real-time packet inspection engine that monitors all outbound and inbound traffic. It could be via e-mail, Instant Messaging, FTP, Telnet, HTTP, or any TCP-based communications, but whatever method is used, we can identify critical data such as account numbers, credit card numbers, Social Security Numbers, home phone numbers, and first and last names of members. Credit unions can choose one of two modes: alert the IT staff, or alert the IT staff and block the transmission. Because encrypted data meets regulatory requirements, we do not check for this so there are virtually no false positives.

Defender is used by credit unions whose responsibility it is to safely store, process and distribute personal member information such as social security numbers, drivers' license numbers, member account numbers, etc. The Defender system offers a zero-impact approach to constant auditing and analysis of database or file server activity that is critical to achieve regulatory requirements. Any deviation from normal database access is immediately detected and results in real-time alerts to the Defender web-based security management system.

We have been offering numerous credit unions a Compliance Commander no-cost/no-obligation data privacy assessment and have discovered violations at virtually all of them. Compliance Commander Sentry takes about two hours to install and is left in place for a two week monitoring period. At the end of the two weeks, a 20 page credit union assessment report is prepared. The report includes an executive summary and also full details of all violations that occurred during the assessment.



Eric Gore is vice president of sales for Intrusion Inc. and served as an officer and vice president of the Company since 1994. He joined the Company in 1984 as its first regional sales manager, moving into other management positions, including area sales manager and director of strategic business. Prior to joining Intrusion Inc., Mr. Gore was eastern U.S. marketing support manager for Texas Instruments - Terminal and Peripheral Division. Mr. Gore holds a Bachelor of Business Administration degree from University of North Texas and an MBA from Hardin-Simmons University. Intrusion Inc. is a leading global provider of the Intrusion SecureNet™ line of leading network intrusion prevention, intrusion detection and regulated information compliance products, as well as deployment technologies and security services for the information-driven economy.