

Online, Mobile, Network & Physical - Securing the Spectrum

Each of these channels has their own security requirements and challenges. What is important to keep in mind is that credit union IT Departments must continually balance member convenience with the need to diligently protect their personal data and the credit union's assets. It is imperative that credit unions have well designed Information Security programs and policies in place that clearly spell out employee procedures and guidelines that will help ensure the protection of these assets.

Of these four areas, the physical area is perhaps the easiest to secure. Credit unions of all sizes have always had surveillance systems, vaults, signage about no hoods or sunglasses in the branch, etc in place. Unfortunately, the other three areas are much more difficult to protect, especially as the bad guys are continually getting smarter and more aggressive in their tactics. Because the threat environment is getting worse all of the time, ongoing staff security education remains vital - your own employees are often your weakest link. We've all heard Social Engineering horror stories!

The network remains the most sensitive area to defend both from outsiders and insiders. The network is the lifeblood of the credit union and its servers and databases hold the crown jewels: member data and financial information. Adequate controls must be implemented and regular testing must take place in order to keep the network secure from external and internal threats.

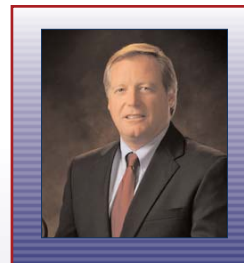
As for the online and mobile channels, robust authentication methodologies must be in place and continually monitored. Transaction patterns and transaction anomalies need to be closely scrutinized, and log files reviewed so that member behaviors can be understood. It is a delicate balancing act, but one that must be done in order to pick out atypical actions that are fraudulent.

At Security Compliance Associates, (SCA) we help credit unions in all of these areas via our highly experienced security engineers and analysts. Our wide ranging security solutions cover the latest regulatory requirements and security threat environment that pose risks to the success of your credit union. Our risk assessments are extremely thorough and stretch from the board room down to the teller line and over to the back office. We work hard to determine effective strategies for eliminating unnecessary risks and managing those risks that cannot be eradicated.

When it comes to assessments, our tools are the best in the industry because we combine commercial and proprietary software that are capable of measuring your security posture across the spectrum. We check all of your devices, servers, AV, firewalls, routers, IDS/IPS and much more. Our enterprise-wide assessments also cover incident response, disaster recover/business continuity, and compliance with regulatory requirements.

For over ten years we have worked with hundreds of credit union across the country to provide individual customized security programs based on their size, situation and complexity of their operations. We look at people, processes, and technology from the top down at each credit union that we partner with - our goal is to be your partner with the ongoing and ever changing challenges of information security and compliance.

Jim Brahm Managing Director & CEO



Jim Brahm is the managing Director and CEO of Security Compliance Associates. His primary role is running the day to day business of SCA, ensuring that product and service deliverables are competitive and 'better than advertised'.

He is also responsible for the long term strategic direction of the company including effective capital management, new product development, strategic alliances and business development. Prior to joining SCA, Jim enjoyed a 26 year career with FIS, Certegy, Equifax Card Services and Telecredit, Inc. Jim held numerous executive operational and sales roles during his career in the Payments Industry and is widely known as an effective and impactful leader. Jim was responsible for many large, strategic sales which significantly helped grow the revenues of the company. His most recent role at FIS was SVP and Chief Operating Officer for the Credit card division, which include 4 large business units and over 1,000 associates. Jim serves on several local community focused organizations boards and councils.

Contact Info

www.scasecurity.com