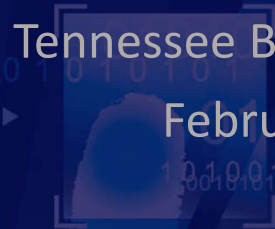







# Security Solutions for Community Banks

Tennessee Bankers Association

February 6, 2017



## Introductions

-  Physical security threat landscape
-  Cybersecurity threat landscape for regional banks
-  Best practices for managing security threats
-  Conclusions
-  Questions & Answers

# Agenda

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- 🔒 Introductions
- 🔒 **Physical security threat landscape**
- 🔒 Cybersecurity threat landscape for regional banks
- 🔒 Best practices for managing security threats
- 🔒 Conclusions
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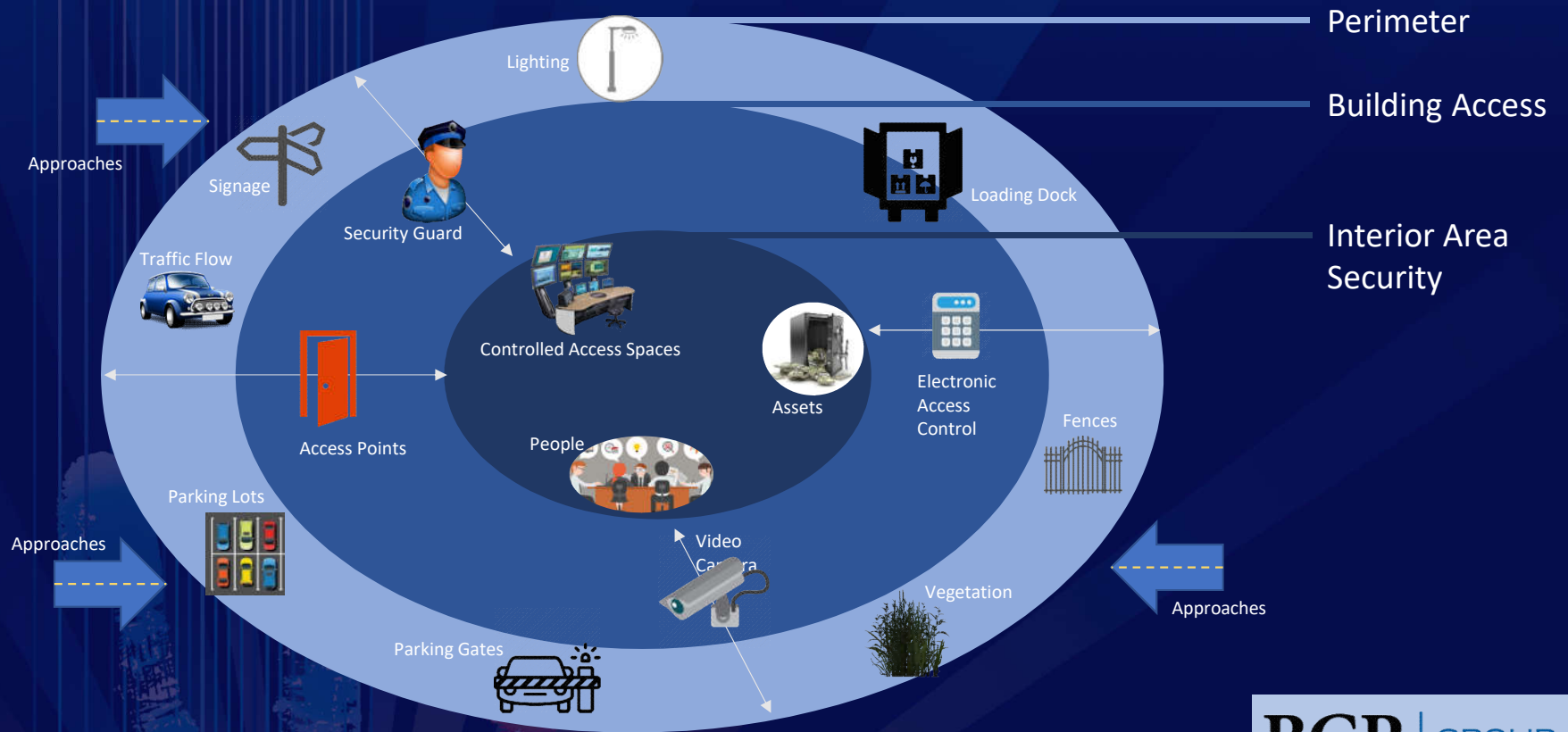
# Agenda

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# Physical Security Structure



# Physical Security Assessment

- 🔒 Ingress/Egress Security Verification
- 🔒 Electronic Security System Penetration
- 🔒 Security Camera Technology & Placement
- 🔒 Outlet Camera Data Monitoring, Storage & Management
- 🔒 Security Personnel Reviews & Vetting
- 🔒 Threats to Structural Integrity
- 🔒 Physical Access to Data & Communications Systems
- 🔒 Surrounding Buildings & Parking
- 🔒 Active Employee Security Presence
- 🔒 Strategic Review of Emergency Operations
- 🔒 Infrastructure Needs for Bank-Specific Threats

# Monthly Intelligence Reporting

The team will also produce a monthly intelligence report updating the bank on pertinent issues related to crime, terrorism, technology, and legislation which may affect banking operations, policies or procedures.



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**BGR** | GROUP

- 🔒 Introductions
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# Cybersecurity Threat Landscape

NEWS

## Tennessee firm blames bank for \$193K cybertheft

TEC Industrial sues TriSummit bank for failing to spot fraudulent wire transfers.

## Cyber Attacks on Financial Firms Up; Ransomware Attacks Way Up: Beazley

July 22, 2016

## Hacker Caught Attempting To Steal \$1.5 Million From US Financial Institution

Defendant faces charges of wire scam and hacking of government website attempting to steal \$1.5 million.

## Impostors bilk Omaha's Scoular Co. out of \$17.2 million

By Russell Hubbard / World-Herald staff writer Feb 5, 2015 (6)

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# Regional Bank Challenges

- 🔒 Maintain good reputation amongst consumers and businesses
- 🔒 Invest and deploy new technology
- 🔒 Manage changing regulatory environment
- 🔒 Increased M&A activity in banking
- 🔒 Wire fraud prevention
- 🔒 Others?

# Banking Cyber Regulatory Landscape

- 🔒 Gramm-Leach-Bliley
- 🔒 FFIEC
- 🔒 PCI
- 🔒 SOX
- 🔒 HIPAA
- 🔒 FISMA
- 🔒 BSA/AML
- 🔒 Tenn. Code §§ 47-18-2105 (2016)
- 🔒 Treasury (proposed rulemaking)
- 🔒 New York State Cybersecurity (planned)
- 🔒 Breach notifications outside TN

# Compliance Does Not Equal Security

They are complying with the safety rules.



There is still a lot of risk!

Security =

Compliance

+

Continuous  
Monitoring

+

Continuous  
Improvement

+

Continuous  
Risk  
Management

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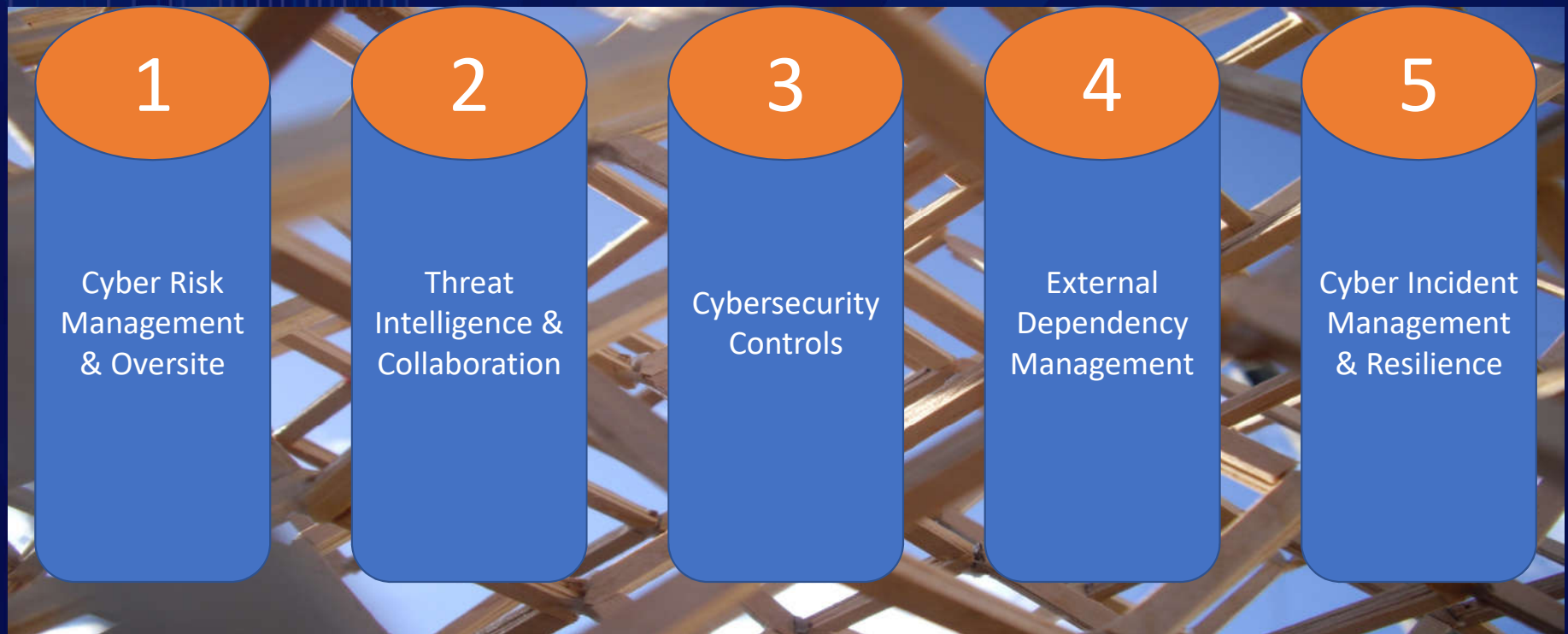
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# FFIEC Framework

Federal Financial Institutions Examination Council



Structural integrity to keep your systems, data and customers safe

# Banking Cybersecurity Threats



Botnets  
Distributed Denial-of-Service  
Hacking  
Malware  
Pharming  
Phishing  
Ransomware

## Criminals Are Creative

Spam  
Spoofing  
Spyware  
Trojan Horse  
Viruses  
Wi-Fi Eavesdropping  
Worms



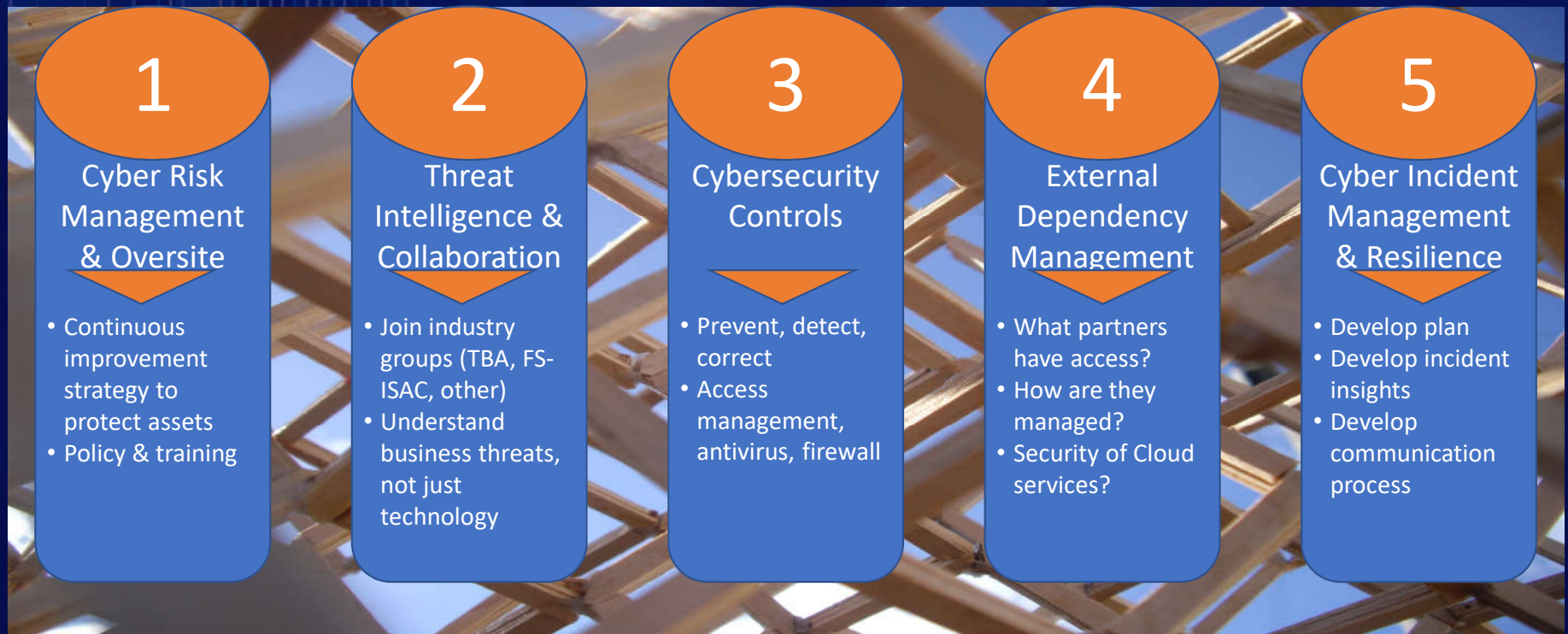
# The Cybercrime Industry

Video



# Staying Secure with the FFIEC Framework

Federal Financial Institutions Examination Council



Structural integrity to keep your systems, data and customers safe

# BGR-SAINT Partnership Model

Working with your technology partners and you to create complete solutions.



# Cyber Solutions for the Banking Industry

- Regulatory Compliance Assessments
- Policies and Procedures
- Vulnerability Assessment and Management
- Cyber Risk Management
- Forensics and Incident Response
- Annual cybersecurity training day in Nashville

# Value Proposition

- This needs to be fleshed out – Suggestions needed
- SAINT BGR one of the founders of the security business
- We help you manage business risks, not technology
- Stay ahead of cyber compliance requirements
- Develop individual continuous improvement plans based on standards
  - Keep cost of improvement low
  - Benefits of security compound interest

# Questions & Answers

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