



RSA Executive Overview

Information Risk Management for the Financial Services Industry

An information-centric approach to security that empowers financial services institutions to meet the demanding needs of customers, partners and staff by mitigating information risks that arise from critical business initiatives

Information Risk Management: Discover, Classify, Control, Audit

Managing risk is critical to financial services organizations, and information is central to business processes and innovation. Therefore, effectively managing the risk associated with information is essential. Information Risk Management is an information-centric strategy that provides the most effective means of recognizing, assessing and mitigating the risk that information is exposed to throughout its lifecycle.

Intellectual property, financial, legal and personal information flows throughout your extended enterprise. Information Risk Management follows the information's path as it is created, distributed, stored, copied, transformed and interacted with throughout its lifecycle. This "path" provides a holistic view upon which you can develop a comprehensive information risk mitigation strategy that ensures that information is an asset – and not a liability. This allows financial services institutions to capitalize on new revenue opportunities, build brand value and address evolving market requirements.

Financial services organizations are increasingly consolidating disparate and disconnected views of risk. By taking an information-centric view of security, an institution can eliminate the siloed approach to managing risk by taking an enterprise-wide view of information as it travels through the organization. RSA, the Security Division of EMC, is the premier provider of security solutions for business acceleration. As the chosen security partner of more than 90 percent of the Fortune 500, RSA helps the world's leading organizations succeed by solving their most complex and sensitive security challenges.

How can we leverage our investment in security and storage technology across the enterprise?

- Financial institutions are global, virtual and dependent on dynamic information access.
- Digital information is growing in volume and is in constant motion and transformation throughout its lifecycle.
- Information often leaves the secured network perimeter via laptops, PDAs, email and backup tapes, and is often handled by contractors, temporary staff, outsourcers as well as permanent employees.
- In this shifting landscape, the approach has to change from securing the perimeter to protecting the information itself.

RSA has pioneered an information-centric approach to security that guards the integrity and confidentiality of information throughout its lifecycle – no matter where it moves, who accesses it or how it is used. This approach is at the heart of an Information Risk Management strategy. Financial Services organizations need to mitigate the risk that information is exposed to during its entire lifecycle. This ensures that information assets are protected from fraud, theft, loss, misuse and leakage. Controlling information risk frees financial institutions to explore new models, markets, partnerships and innovations.

In partnership with an award-winning set of products, RSA's Professional Services Organization offers a suite of services that enable organizations to more effectively adopt and implement Information Risk Management practices. RSA has helped financial organizations around the globe from the discovery and policy process through strategy development and controls implementation, reducing the time required to see results.

No other vendor combines the product strength, services expertise, solution depth, market leadership and financial services industry expertise that RSA offers, and EMC solutions are currently deployed by all of the securities firms in the Fortune 500 and by 24 of the top 25 global banks.



Can we build a centralized infrastructure for complying with evolving regulatory requirements?

A Solutions Approach to Information Risk Management

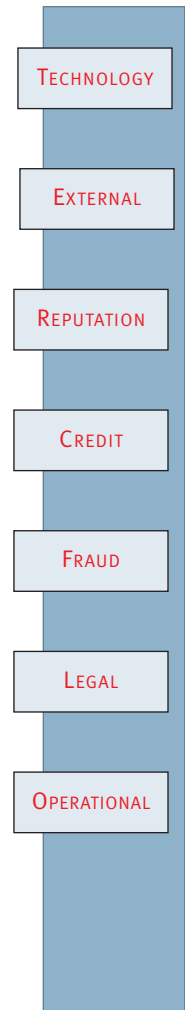
As a trusted advisor, RSA offers proven products and services that allow financial services firms to take a focused and comprehensive approach to Information Risk Management. We help financial services customers identify information classes and then follow the data flow to identify and eliminate security gaps.

Protecting information in a dynamic environment is critical to minimizing evolving and increasing forms of risk. Since information is at the core of all business process, effectively managing information risk has a profound effect on all risk mitigation strategies.

Information Risk Management allows you to leverage capital efficiently by improving existing methods for mapping risks across the enterprise. Financial institutions need to protect lines of business from information risks and take advantage of the opportunity to leverage security investments across multiple lines of business. For example, safeguards must be put in place to protect:

- Cash management
- Retail banking
- Consumer finance
- Corporate banking
- Card services
- Investments
- Merchant services
- Small and medium business (SMB) services
- Private banking

Information risk can take many forms.



Securing access to sensitive data requires organizations to implement the appropriate level of authentication and encryption, security

event management and fraud detection. A combination of these tools enables organizations to deploy enterprise solutions focused on internal as well as external threats to information. Managing fraud as it expands beyond regulatory compliance and into brand value and customer loyalty is a key focus for every financial services company. Furthermore, fraud prevention and detection capabilities are key infrastructure requirements for every security initiative.

Can we proactively deploy security and storage solutions that drive down operational costs?

New threats, new risks and new regulations are driving increased focus on information security. RSA's information-centric security solutions can help you accelerate your business with confidence. An Information Risk Management strategy using RSA solutions can help you protect information, reduce fraud, secure customer access to account information, secure web applications for customer, partner and employee access, secure employee and partner access to information inside or outside the firewall and manage compliance and security information. Information Risk Management allows you to address the following key initiatives more effectively:

- Secure business continuity,
- Meet regulatory and governance challenges,
- Expand into new markets,
- Improve customer confidence and
- Reduce the costs of doing business.



“The response from our customers has been fantastic. Already, we’ve had about 50 percent of our customers adopt two-factor authentication. And we’re receiving lots of positive comments from customers who appreciate us bringing the technology to them. It’s giving them confidence and peace of mind to know that their financial and personal data are strongly protected.”

Frederick Schea
EVP and CFO, Stonebridge Bank

Secure business continuity.

How do we enable business continuity if faced with a natural disaster?

Financial services organizations worldwide require 24x7 operations. You need the ability to maintain fluid operations regardless of external or internal operational interruptions, epidemics, attacks and disasters. You increasingly rely on employees being able to access information while traveling or from home. With more business processes moving to the Internet, customers, trading partners and employees need access to the network. To stay competitive and secure business continuity, institutions must increasingly provide secure remote access while also securing data at its source.

Information stored on enterprise networks is among your most valuable assets, and access to that information must be closely managed. If financial data, account information, human resources files, transaction information, legal documents or other types of important information became accessible to unauthorized individuals, was corrupted or was lost, business continuity could be alarmingly disrupted.

We offer secure access solutions and EMC storage platforms that let you manage growing volumes of information – from creation to disposal – according to its changing value to your business. Industry-standard EMC tiered storage platforms and a wide selection of EMC advanced business continuity software make it easy to tailor solutions specific to your information protection needs. EMC storage and business continuity solutions combined with Information Risk Management solutions from RSA can increase your readiness to manage and recover from the business impacts of data loss, fraud, security breaches and technology disruptions.



“For our most critical applications, we’ve improved our recovery times from days to 20 minutes with EMC’s top-tier business continuity solutions.”

Charlie DiPietropolo
VP of Data Center Operations, Commerce Bancorp

Could we gain a competitive advantage or increase our market share if we could securely offer customers remote access to critical information anytime from anywhere?

Strong authentication for both remote and internal access proves the identities of individuals before allowing access to your IT resources, reducing the risk of fraud that can come from multiple remote channels and disrupt business operations. **RSA SecurID® two-factor authentication** is a much more secure level of user authentication than static passwords. By implementing strong authentication for employees, financial institutions apply an important initial layer when opening up internal systems to access from remote and third-party PCs and devices. This gives the organization greater flexibility in worker location, and it supports business continuity in the event of a disaster.

Moreover, the rapid pace of mergers and acquisitions has created inconsistent business and technical security standards around business continuity metrics for geographically-dispersed companies. This has introduced new risks around the development of coordinated business continuity planning. Fortunately, large enterprises are responding with the creation of corporate-based shared services divisions that are responsible for overlaying the security across operating companies, thus implementing Information Risk Management strategies. This opens the door for more effective business continuity planning and consistent implementations –but it does not guarantee that enterprises will be successful in fulfilling this promise. That’s where RSA can help.

Drawing upon the vast storage tier planning and implementation experience of the EMC, RSA can bring to bear expertise in all the various components of a successful Business Continuity/Disaster Recovery (BC/DR) program. RSA’s Professional Services strategic consulting offerings are a key element in the successful delivery of these capabilities. Using widely-recognized BC/DR best practices frameworks, RSA PS helps ensure that stakeholders are fully empowered in the business impact estimation process, and that the BC/DR effort is ultimately tied back into the larger enterprise Information Risk Management program.

Meet regulatory and governance challenges.

Financial services firms worldwide are accountable for proven, sound security and audit data to comply with regulatory mandates. But most financial institutions have complex, highly distributed infrastructures and operations where collecting logs is a major challenge.

Can we provide different customer account types with different levels of security?

The intense pressure to demonstrate compliance with internal governance and external regulations can stall and complicate business operations – and can drive up operational costs. Regulations often require large volumes of critical application and

audit data to be stored for lengthy time periods. The RSA enVision™ platform is an information management platform for comprehensive and efficient transformation of event data into actionable compliance and security intelligence. RSA pioneered security information and event management (SIEM), which has become a necessity for any company with operations-critical IT infrastructure and accountability to compliance standards.

The most accurate analysis and verifiable compliance requires thorough data gathering. The RSA enVision platform has been proven to efficiently collect and protect All the Data™ from any IP device, in computing environments of any size, without filtering and without the need to deploy agents.

Based on the LogSmart™ Internet Protocol Database, RSA enVision appliances capture and store up to hundreds of thousands of data events per second, providing an enterprise-view of activity from any number of sources. That's why over 800 customers – including some of the largest global Fortune 100



“Regulatory auditors who have come in since the deployment have been impressed with the compliance options, record retention and detailed reporting our EMC solution makes possible.”

Christopher Bettin
Director of Information Technology, Cascadia Capital



“When auditors come in at the end of the year, we can easily document that we’re following the controls we’ve put in place. With RSA enVision technology, we run a report that we set up two years ago and haven’t needed to change since. To accomplish the same thing manually would require a massive amount of manpower.”

Erik Hart
Director of Security, Cole Taylor Bank

enterprises – have selected RSA enVision technology as the optimal platform to acquire and leverage security and compliance intelligence. In addition, RSA offers pre-assessment, discovery and classification services to support effective compliance requirements.

RSA can deliver a cost-effective enterprise solution for collecting, analyzing and reporting on security data that meets the needs of security, operations and compliance personnel. RSA enVision technology captures all log files from the network, security, host, application and storage layers from the enterprise and works seamlessly with EMC’s Symmetrix®, CLARiiON®, Celerra® and Centera® storage solutions.

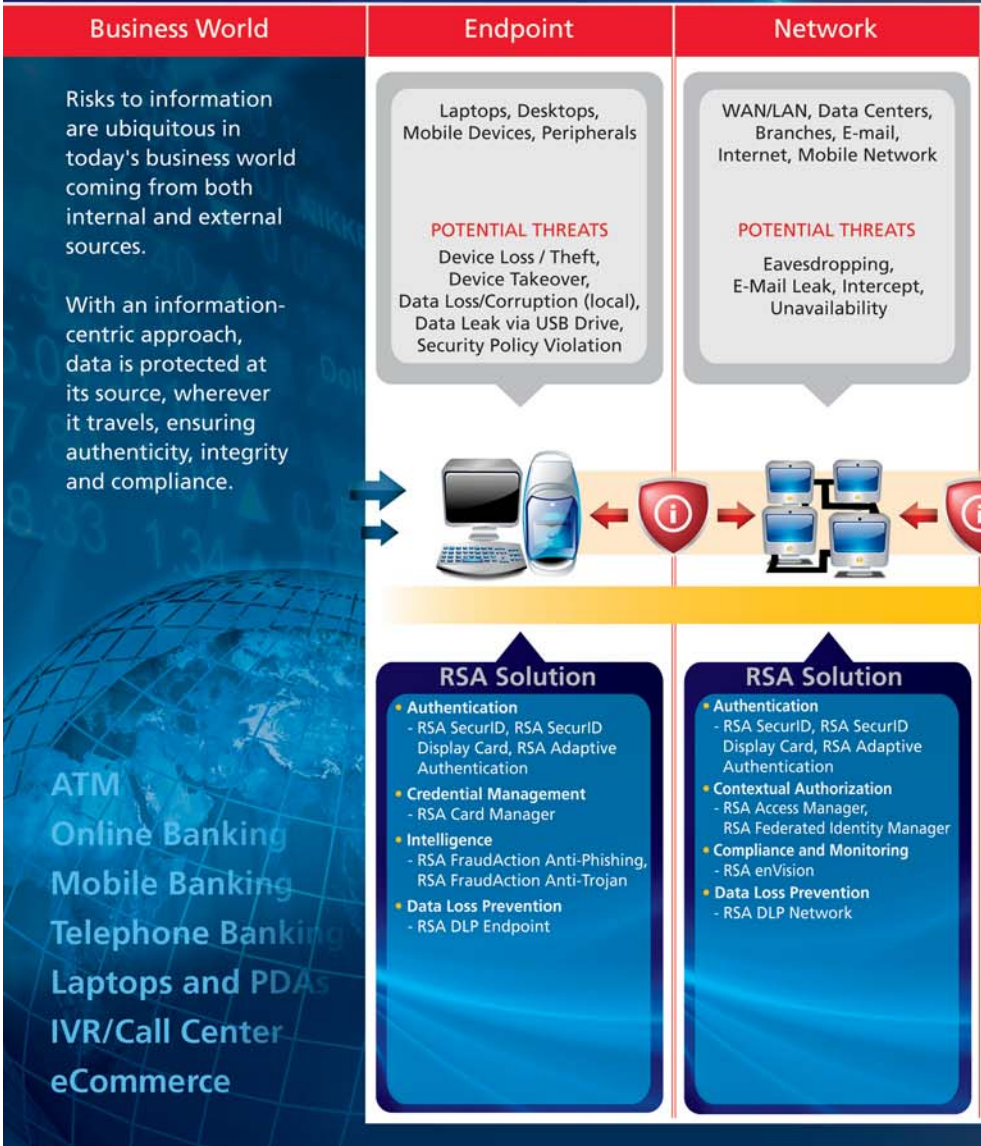
RSA’s **Secure Access** and **Secure Consumer Identities** solutions help you to maintain credibility by proving to auditors that you have the proper controls in place to meet demanding security regulations. These solutions give you a higher degree of certainty in proving the identity of people initiating transactions. Our file and database encryption technologies also enable you to secure information from unauthorized manipulation, again ensuring that auditing can be confidentially completed. The bottom line is, we can help you facilitate regulatory compliance and document compliance with SEC rules, the USA Patriot Act, Sarbanes-Oxley, Basel II and other current and future regulatory requirements so that you have more time to focus on accelerating your business.

Will we be able to identify
security gaps and close them?

RSA Information Risk Management through Information-Centric



The Security Division of EMC



Centric Security for Financial Services

Information Risk Management follows the information's path as it is created, distributed, stored, copied, transformed and interacted with throughout its lifecycle. This "path" provides a holistic view which enables you to develop a comprehensive information risk mitigation strategy. This strategy ensures that information is an asset, not a liability, and allows you to accelerate your business initiatives.



Expand into new markets.

Financial services organizations operate in a global environment and are exposed to information risks as new technologies, processes and cultures are introduced.

Access to sensitive data must have the appropriate level of authentication and encryption, security event management must be monitored and fraud detection must be reliable. A combination of RSA products and services allows financial institutions to implement an enterprise-wide solution focused on internal as well as external threats as you take advantage of market opportunities and develop new ventures to grow your business. And with EMC, you can match protection levels to the business value of your data, and we can tailor solutions specific to your information protection needs as you enter new markets.

Information Risk Management allows you to leverage the value of your security infrastructure to support business growth. RSA offers adaptive, end-to-end information security solutions that support financial services companies when they merge, acquire, enter new regions, leverage new channels and enter into new lines of business. **Secure Access** and **Secure Enterprise Data** solutions help you maintain the credibility and integrity of your information by ensuring that only authorized people have access to sensitive information, and that information cannot be unduly altered.

When business expansion exposes your business to new regulation, RSA's Compliance and Security Information Management solution provides a robust, adaptive way to meet those new regulatory challenges. When information is secure, information risks are mitigated and organizations can more productively embark on new ventures.

Protecting the organization with an information-centric infrastructure ensures information is secure no matter where it travels. RSA provides adaptive authentication, encryption, security event management and fraud prevention solutions that address information risks associated with business expansion.

How do we protect access to information across multiple channels?



“RSA SecurID tokens have provided our online banking customers in Switzerland with authentication devices that are portable, easy to use and highly secure. This solution has helped us increase the use of online banking services and reduced our transaction costs.”

Christian Leuenberger
Project Manager, Credit Suisse

Improve customer confidence.

Your customers expect their financial information to be secure and private. Regulatory bodies prescribe rigorous security requirements for financial institutions conducting online transactions, such as online banking, card services, phone banking and multi-channel banking. However, financial institutions can leverage a comprehensive Information Risk Management strategy and information-centric security as a compelling value proposition to end customers. When you can ensure that customer information is secured with proven, complete, up-to-date technologies and services, you can improve customer retention and generate new sales.

Can we protect our institution and our customers against fraud and phishing?

Customers enjoy the ease of self-service online business services, but fraud attacks are the fastest-growing enterprise security threat – and most of these attacks are targeted at financial

services institutions. While implementing these online and phone channels helps meet customer demand, online security threats increase the risk of fraudulent transactions, reducing consumer confidence. As you look to recognize the benefits of conducting business online, you need to ensure that your online channels are trustworthy and secure.

RSA® Adaptive Authentication for Web and RSA® Adaptive Authentication for Phone allow you to achieve the right balance of visible security without compromising the customer experience or the bottom line. Fully deployed at dozens of leading organizations around the globe, Adaptive Authentication for Web has processed and protected over 2 billion transactions to date.



“Providing online customer security is important, while also providing a simple and user-friendly online experience. We found that the RSA Adaptive Authentication solution included all of the features we required to fit both the bank’s and our customers’ needs, provided by an experienced leader in the market.”

Donald Duggan
CIO, Bank of the West



“More and more of our corporate and individual customers are using the Internet for their banking. It’s good for them because it lets them be more mobile. And it’s good for us because it lets us bring on more customers easily and it lets us deploy new products and services quickly. But we also want to be as careful as possible with our customers’ information, so we created our ‘Davivienda, Secure Entity’ corporate strategy, and the RSA SecurID two-factor authentication solution is the backbone of that strategy.”

Alejandro Patino
Chief Information Security Officer, Banco Davivienda S.A.

Nearly 90 percent of consumers believe that financial institutions should monitor all Internet-based transactions, and **RSA® Transaction Monitoring** offers a complete online fraud detection and management solution that allows financial services firms to reduce online banking and e-commerce fraud by up to 80 percent. The **RSA® Go IDSM Authentication Service** is a network-based authentication service that allows users to protect their online accounts with the same proven one-time password technology that has helped secure corporate networks around the world.

RSA’s Consumer Protection Suite is the industry’s most complete and proven portfolio of strong authentication and anti-fraud solutions designed to protect financial institutions and their customers against the latest online threats. Unlike other solutions that focus on offering only one type of protection, our portfolio of products and services provides end-to-end layered protection that includes risk-based authentication for the online and phone channel, site-to-user online authentication, transaction monitoring, transaction signing and anti-phishing/anti-pharming services.

We can also help you implement an integrated approach to the challenges of backup, recovery and archiving so your customers can count on you for providing reliable access to current and historical account information. With storage solutions from EMC, you can manage backups regardless of size or location, meet more stringent data recovery requirements and strengthen information protection – all while reducing costs.

Reduce the costs of doing business.

RSA provides total, end-to-end identification, authentication, access, network and information security for customers, partners, authorized third parties and internal operations of financial services institutions. An Information Risk Management strategy reduces risk and costs throughout the enterprise, allowing you to successfully manage information risks throughout the information lifecycle and providing a single enterprise view of fraud, access, audit and information risk data.

As a trusted advisor, RSA can help you discover and identify information that needs to be secured with an appropriate level of protection at the appropriate stage of its lifecycle. By identifying and closing information security gaps through an effective Information Risk Management strategy, you can focus on critical operations that drive revenue and customer confidence – instead of having to respond to security breaches, fraud, operational inefficiencies and regulatory mandates that increase capital and operational costs. RSA technology solutions reduce the costs of compliance activities, integrate access policies and secure information at its source no matter where it resides. This integrated approach to managing information risk streamlines operations and allow you to make worthwhile security investments while gaining a significant and measurable return on investment.

RSA offers centralized authorization and authentication solutions to deliver web single sign-on, enhanced administrative efficiency, improved security and streamlined audit readiness and compliance reporting. **RSA® Federated Identity Manager** enables financial institutions to cost-effectively share trusted identities between disparate systems and collaborate with internal autonomous business units or with business partners while ensuring ease-of-use for online customers. Additionally, federating identities is an effective way to create unified interfaces for employees and customers between differing back office and front office systems – as is often the need post merger or acquisition. And with tiered EMC protection and storage solutions, you keep your data assets safe, highly available – and on the most cost-effective storage.

No other company has the breadth of proven and flexible technology, the scope of industry relationships and partnerships or the expertise in deployment of security technologies that enable successful Information Risk Management.



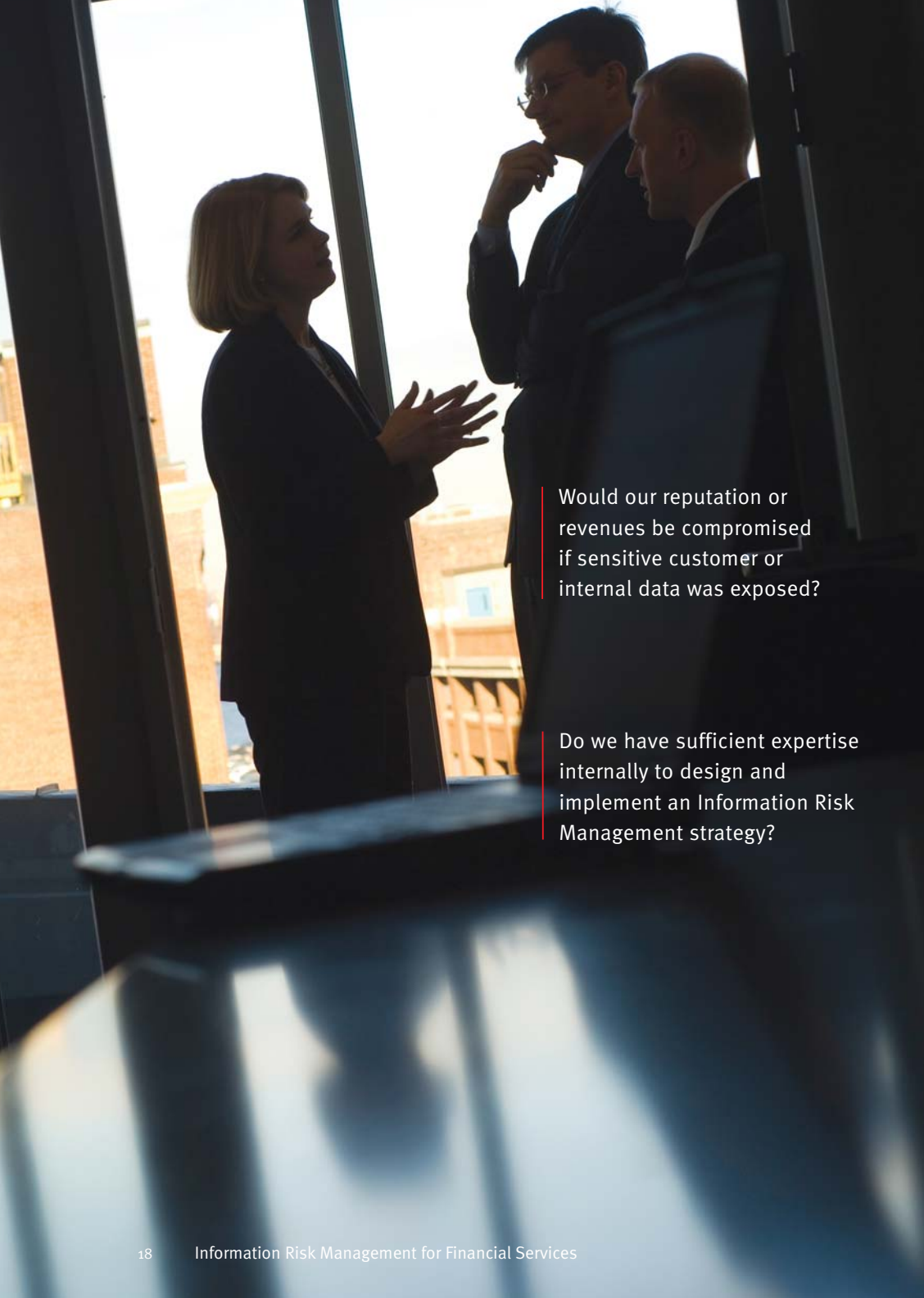
“Few banks are capturing the cost savings and improved performance possible with a holistic approach to risk management that centralizes the processes and data management for risk governance and control.”

Gartner, June 2007



“We recognized that this solution would allow us to aggregate, view, report and analyze all our log data in one location, in near real time without having to increase our staff. We found that it worked just as advertised. In fact, we were able to start pulling logs from 100-plus Windows servers within four hours of turning on the RSA enVision platform.”

Erik Hart
Director of Security, Cole Taylor Bank



Would our reputation or revenues be compromised if sensitive customer or internal data was exposed?

Do we have sufficient expertise internally to design and implement an Information Risk Management strategy?

Accelerate your ROI with RSA Professional Services.

RSA Professional Services can help you fully realize the benefits of an Information Risk Management approach. You can leverage our proven methodology, our experience in the financial industry and our ecosystem of partners to ensure that your risks are properly identified and classified, your policies and procedures are adequate to support your business objectives, your strategies are aligned with industry best practices and your technology choices and implementations are effective in protecting your information. RSA has identified the following best practices and can help you develop and implement an Information Risk Management program which can:

- Identify the business drivers for information security,
- Discover and classify data according to well defined standards,
- Identify gaps between current policies, procedures and controls versus industry best practices and well-known standards (such as ISO 17799, COBIT, ITIL, etc.), and then define the programs to remediate,
- Create strategies for addressing specific risks, and implement appropriate controls to reduce or eliminate exposure and
- Define a process for re-evaluation.



“We have been very pleased with the EMC products, sales and service. They all do a very good job keeping us informed about new solutions and ensuring all vendors involved in a solution are on the same page and working together.”

Stephen Irish
CIO, Enterprise Bank

You've got questions; we've got answers.

Successful Information Risk Management creates tremendous opportunities for financial services firms to protect assets, capitalize on new revenue opportunities, build brand value and address evolving market requirements. But implementing an Information Risk Management strategy raises important questions. Contact RSA today. We can help you answer these questions and develop an Information Risk Management solution that's right for your organization.

About RSA

RSA, The Security Division of EMC, is the expert in information-centric security, enabling the protection of information throughout its lifecycle. RSA enables customers to cost-effectively secure critical information assets and online identities wherever they live and at every step of the way, and manage security information and events to ease the burden of compliance.

RSA offers industry-leading solutions in identity assurance & access control, encryption & key management, compliance & security information management and fraud protection. These solutions bring trust to millions of user identities, the transactions that they perform, and the data that is generated. For more information, please visit www.RSA.com and www.EMC.com.

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Do we know what data in our organization is considered most sensitive, where all of it resides and how well it is protected?

How do we provide end-to-end protection against hackers and thieves?

How can we cost effectively provide secure online account access for all of our customers?

Would our business operations slow down and/or would revenue generation be harmed if our company experienced a data security breach?

Will our security infrastructure evolve to help us expand into new markets?

How do we protect the value of our brand and the loyalty of our customers when financial services organizations are the primary targets for online fraud attacks?

Do we need to make governance and compliance reporting more effective, and make our efforts consume fewer resources?

Could we gain a competitive advantage by moving more of our business processes and transactions online?



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