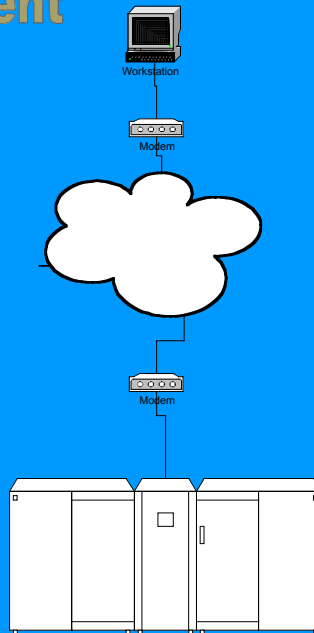


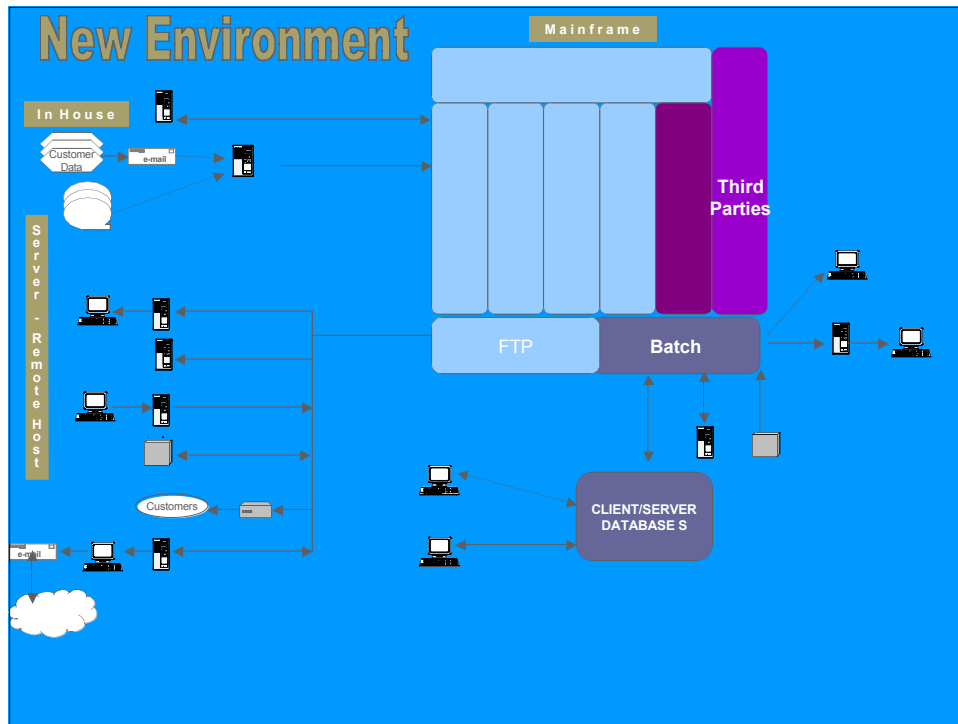
# Internet Risks

Presented by:

- Scott Smith - CFO
- B J Richmond – Dir. Systems Control

## Old Environment





## Background

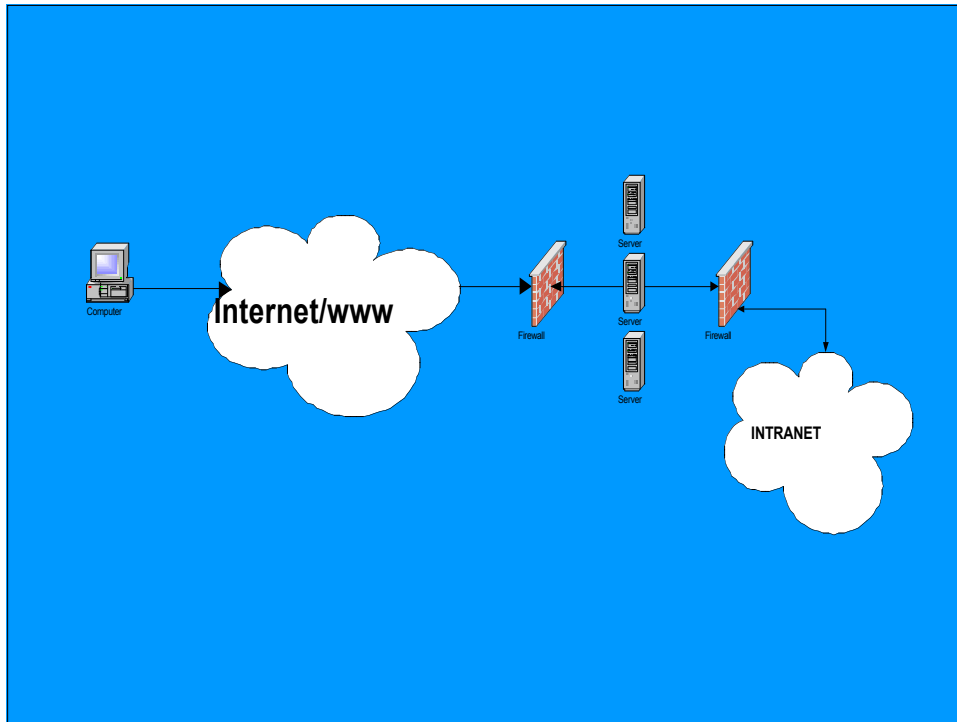
- Business Drivers
  - Retail
  - Lending
  - Communication
    - Internal
    - External
  - Competition

## Business Risks

- Legal
- Regulatory
- Reputation
- Customer confidence
- Ongoing management

## Technology Risks

- Technology immaturity
- Development
- Hosting
- Support



## Experiential Learning

- Internal risks
  - Employee
    - E-mail
    - Internet surfing
    - Access personal accounts
    - Web page development
    - Telecommuting

## Technical Risks

- Web servers
- Test servers
- Firewall
- Change control

## External Risks

- Customer
  - E-mail
  - E-banking
- Business partners
- Third parties
- ISPs
- ASPs
- Hackers

## STEPS TAKEN

- Internal risks
  - Policies
  - Anti-virus
  - Intrusion Detection Software (IDS)
  - Web site blocking
  - Spam blocking
  - Revamped change control
  - Virtual Private Network (VPN)

## STEPS TAKEN

- Technical Risks
  - Hardened servers
  - No test servers outside the firewall
  - Firewall management
  - Change control process

## STEPS TAKEN

- External Risks
  - Secured customer access
  - Secured customer communication
  - ASP model
  - Internet monitoring
  - Vendor management database
  - Intrusion Detection System