# THE SECURITY BEHIND FINANCIAL SECURITY

**IC REALTIME**

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# CONSUMER EVOLUTION

**Over the last decade, consumer banking has changed dramatically.** Technology advances so quickly and the future of AI is approaching faster than ever before. As the consumer evolves, security fears loom and vulnerabilities exist.

We are people, just people in a tech-savvy atmosphere. These are the students, homeowners, entrepreneurs, blue and white collar workers visiting your branch. Given the foot traffic a branch might see, how can we anticipate consumer expectations? An interest of any financial institution is to guard monetary assets. They bear the burden of securing those assets, preventing fraud and provide a sense of security. When done effectively, a security solution addresses these concerns, drive revenue and delight your customers - as well as protecting your most valuable asset, employees. Throughout this case study, we will discuss topics from addressing Cyber Security & Vulnerabilities to Humanizing Engagement and driving profits.

## DON'T OVERLOOK SECURITY CONCERNS

Mitigate risks with solutions that meet the complex needs of today.

Security concerns deserve your attention, don't overlook it! The strength of infrastructure and desire to mitigate risk should rank highly on the totem pole. Why risk any digital device becoming the catalyst to the next financial disaster? IC Realtime has the expertise and offers financial institutions solutions that meet the challenging & complex needs of today.

# NEEDS AND VULNERABILITIES

A common struggle financial institutions are facing now is the transition from analog to IP systems. This modern protocol introduces new and uncharted territories that we need to explore. Penetration testing (aka pen testing or ethical hacking), is a common practice used to create tension within a computing system, network or web application. This approach helps identify security vulnerabilities that could be exploited by malicious hackers. With multiple layers of security and constant third-party firmware exploit testing, IC Realtime devices are extremely reliable and fortified. Network Recorders in financial institutions must be reliable devices and meet high stability standards. Cameras without exception must provide clear and reliable imagery at variable distances plus support high frame rates.

Institutions are shifting away from LAN based systems to offsite and centralized monitoring. The ability to remotely administer a small cluster of banks to a larger infrastructure has many benefits. While mitigating security risk and optimizing response time, this new topology offers real-time threat detection and keeps employees & patrons safe. Our technology provides immediate and relevant intelligence while safeguarding assets and humanizing the consumer experience.

**COMPLIANCE**

**THREAT DETECTION**

**RISK MITIGATION**

**PEACE OF MIND**

Central Management Solutions range from small local branches up to an enterprise with a National footprint.

# CYBER SECURITY

Beyond the hardware devices themselves, IC Realtime takes great strides enforcing cybersecurity best practices. In 2011, we increased the minimum credential length and enhanced password complexity on all of our devices. Initial start-up of all devices require a password change. IC Realtime has abandoned simplistic backdoor recovery passwords, and empowered users to specify their own recovery methods (security questions, unlock codes, patterns, etc). According to the FFIEC, "An institution should take a comprehensive approach to maintain the **security and resilience** of its technology infrastructure.". IC Realtime shares crucial threat information quickly with its partners and is committed to strengthening your security posture.
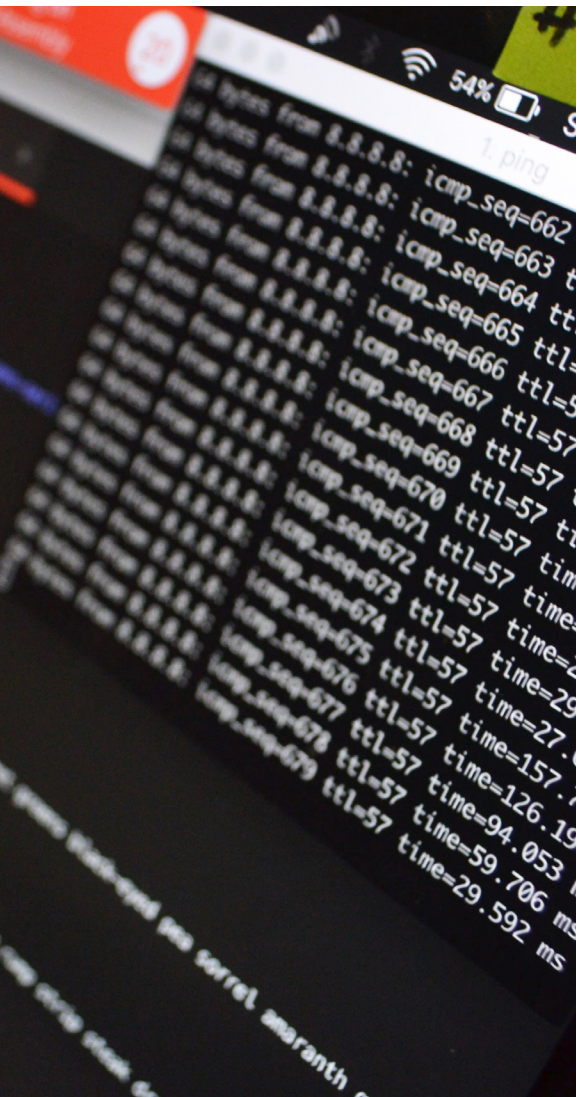
In a recent interview with Scott from Robot Audio Video, he states that "IC Realtime is diligent and provides a rich information highway. As a partner, I am always informed. IC realtime takes a bottom-up approach rather than a top-down, and this is why we believe your products are so reliable. Malicious Hackers play in the 5 percent space we call the fudge factor - and it's in this 5 percent space where they can win." Scott found that credentials were either really excellent or poor - with no in-between.

Scott unknowingly was part of a 3 vendor study whereby IC Realtime was one of the three systems undergoing a penetration test. The "Men in Black" [as Scott put it] were given a full two weeks to compromise each system. Scott revealed the test results stating that "The vetting process was hardcore - and among the three, **IC Realtime was impenetrable**, where the other two systems were both compromised within 5 days." IC Realtime takes the security of its products and applications very seriously. The journey is not over. New threats will arise, and continuous vulnerability assessments and diligence are required from IC Realtime for us to ensure our physical security products are not subjected to cybersecurity exploits.

# INSTITUTIONS NEED ADVANCED INTELLIGENCE

IC Realtime recommends taking a holistic approach to security and surveillance. We provide banks with advanced analytics that deliver real-time threat intelligence and fosters collaboration. When advanced analytics are combined with corrective controls, early detection **mitigates the potential impact**. It is the difference between maintaining your reputation or suffering a loss in consumer confidence.

> **It's the difference between maintaining your reputation or suffering a loss in consumer confidence.**

IC Realtime's forensic level solutions are designed to detect suspicious behavior. This provides your security team and/or authorities with a window of time to take action. Loitering, for example, is a common threat around ATM's. Intelligence features commonly used include people counting, heat mapping, missing or abandoned objects and facial detection. An interactive floor plan with live devices should always be part of the strategy.  Central monitoring gains real-time insight while limiting exposure to localized cyber attacks. The potential for something to go wrong is out there. From ATM skimming to identifying known perpetrators, our powerful solutions render evidence, assist investigations and prosecution.

IC Realtime was founded on the concept of **"seeing in real time"**, hence the name. We've partnered with Underwriters Laboratories (UL) to develop and set in motion a new standard of performance - and trustworthy specifications.

# ICR DEVICES IDENTIFY REVENUE OPPORTUNITIES

Today's systems are much more than an eye in the sky. Institutions rely on us to safeguard their assets but did you know that surveillance can help increase your bottom line? An institution can gauge a patrons interest based upon how much attention they offer something. Human facial expressions are very telling. For most consumers, the process of applying for any loan could become daunting. IC Realtime's heat mapping features allow banks to optimize Ad spend within a lobby. You gain precious visibility now into what's holding the attention of your patrons, how you're driving their interests, and potentially the emotions they're experiencing during an interaction. A powerful system providing such analytics is capable of increasing customer success, instantly disarming criminal or fraudulent intent, and decreasing employee-related liabilities overall.

## CURIOUS ABOUT WHERE FACIAL RECOGNITION TECHNOLOGY IS GOING?

Curious about where facial recognition technology is heading? IC Realtime can help clear up the plethora of information that's out there. Whether you are monitoring every entrance and exit or gauging consumer engagement to ensure a positive experience, tomorrow's technology is here.

# CLOSING AND FINAL THOUGHTS

IC Realtime is more than just a company which is why the masses do business with us. Smart technology is one inspiring piece of the puzzle, but having a partner aligned with your teams' vision defines exceptional service. Established in 2006, IC Realtime has become the standard by which others are measured.

As the legacy continues, as an organization, we will continue to lead the industry bringing forth the most advanced intelligent technology the mind can fathom. A deep commitment to excellence, integrity, respect, and courage lives within our daily culture. Helpfully curious, transparent and committed to serving you

- This is IC Realtime.

## STAYING AHEAD
As threats arise IC Realtime ensures the integrity of their products

## FFIEC
Suggests maintaining the resilience of a technical infrastructure

## REMOTE MONITORING
Institutions are shifting from LAN based systems to offsite monitoring

## SPEAK WITH AN EXPERT TODAY!

866-997-9009 or sales@icrealtime.com