



# DECODER

## GLBA Compliance

### GLBA Summary

The FTC, which governs GLBA Compliance, explicitly notes that part of a company's plan should include "encrypting sensitive customer information when it is transmitted via public networks".

Title V of GLBA requires the privacy of nonpublic personal information. "Each agency or authority ... shall establish appropriate standards for the financial institutions subject to their jurisdiction relating to administrative, technical, and physical "Safe Guards" to:

1. Insure the security and confidentiality of customer records and information
2. Protect against any anticipated threats or hazards to the security or integrity of such records
3. Protect against unauthorized access to or use of such records or information which could result in substantial harm or inconvenience to any customer"

### How does CipherOptics help?

CipherOptics enables financial institutions to protect their nonpublic customer information over any network, regardless of size, type or topology. Strong encryption and packet-by-packet authentication provides the data security and integrity GLBA title V mandates and helps organizations become compliant.

CipherOptics is the leader in network-wide encryption. Offering an innovative policy and key management solution, coupled with high speed, low latency encryption technology, CipherOptics helps their customers mitigate the risk of data leakage, loss and theft over any network.

### What is GLBA?

The Graham-Leach-Bliley Act (GLBA) is designed to protect the private financial information of consumers. The law instructs financial institutions to secure and protect private information from unauthorized use or access. It also updates the practice and policies for individual consumers to control the use of such data.

### What is the business impact of GLBA?

Under GLBA, companies and their corporate officers are liable to actions brought by the U.S. Attorney General and may be subject to personal fines in the event that they fail to protect their customer's data.

### What are the requirements of GLBA?

Although there are many aspects of GLBA, title V focuses on the security and confidentiality of customer information: "Each financial institution has an affirmative and continuing obligation to respect the privacy of its customers and to protect the security and confidentiality of those customers' nonpublic personal information."

Each agency or authority needs to establish appropriate standards to:

- Ensure the security and confidentiality of customer records and information
- Protect against any anticipated threats or hazards to the security or integrity of such records
- Protect against unauthorized access to or use of such records or information which could result in substantial harm or inconvenience to any customer

### How do companies comply with GLBA?

Few financial services firms have the strong data protection measures in place to secure personal information. To meet the requirements of GLBA companies must:

- Ensure confidentiality of the customer's information where ever it goes
- Prevent unauthorized access for both physical and logical points of access
- Protect customer data against anticipated hazards or threats to security
- Protect customer data integrity

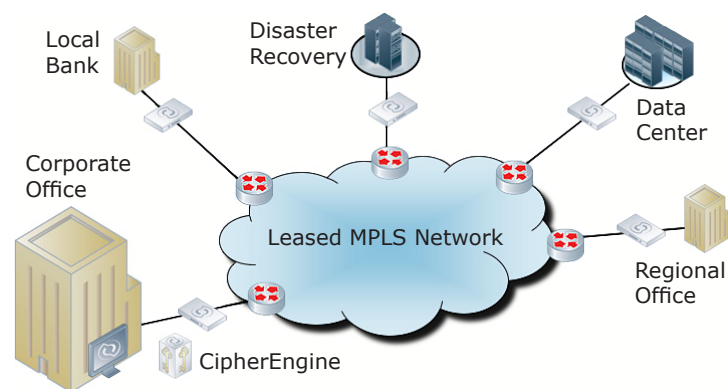
The Federal Trade Commission explicitly notes in their "Safe Guards" provision that part of any company's data protection plan should include "encrypting sensitive customer information when it is transmitted electronically".

### How does CipherOptics help you comply with GLBA?

CipherOptics allows financial institutions to encrypt all customer information wherever it travels, including: local networks, leased/shared networks and overseas data transmissions. By encrypting the data transmissions, you are ensuring confidentiality of the customer information, controlling which authorized parties will be able to read and use sensitive customer information, and protecting data from any hazards or security threats.

Compliance with GLBA does not have to mean de-optimizing your network design, application performance or user experience. With CipherOptics you can encrypt your data and keep the performance you demand.

It is a common misconception that in order to add encryption to your network you need to touch every router/switch and set up one-to-one relationships with all of your network appliances. CipherEngine provides a low touch model for network-wide encryption without increasing your OpEx or support requirements.



With CipherEngine installed in a central location and encryption appliances deployed throughout the network, your customer's nonpublic financial information is secure, without infrastructure upgrades or architectural changes.