

CU*Answers Defense DB



CU*Answers Defense DB

- A proven solution for encrypting member data
- Complements the sound security and reliability of your IBM System i
- A “must have” for today’s in-house credit unions

Database Encryption for Self-Processors

Defending CU*BASE Member Information Through WESCO Net’s New Database Encryption Services

Member data is the life blood of your business, and today’s marketplace requires all of us to step up to the challenge of preserving its security. As a data processor, this same challenge is magnified to the point where it became prudent to invest CUSO financial and staff resources to develop a even higher degree of data security—database encryption. Nearly eighteen months ago, we embarked on a project to take data encryption to the next level, and for over a year we have been putting our solution to the test in our live ASP environment. We are now ready to deploy **Defense DB** in your data center.

Defense DB is your solution to secure necessary data and meet new regulatory requirements.

Why Database Encryption?

Today, regulators and network providers (VISA, MasterCard, and Discover) are paying closer attention to the way live data is stored and the types of information to which trusted insiders have access. This pressure will continue to mount, and standards such as PCI DSS for VISA are starting to rule the day. In the past, just controlling menu access to screens was enough, but with the advent of stricter rules, more custom reports and data queries, and the concepts related to shared or outside partner services, it was necessary to strengthen the way CU*BASE works with this data.

Why Is This Important To You?

First, so your team can remain above reproach when questioned by outsiders as to how you manage your data and staff. Second, so your programs can be more flexible and readily available to share with outsiders, such as third-party call centers. And finally, so that when you do have team members completing data queries and analyzing member opportunities, you do not have to worry about giving too much information to too many people.

**Securely
encrypting your
member data!**

Picking The Right Partner

CU*Answers has partnered with Linoma Software to offer their **Crypto Complete™** application suite to our self-processing community. We selected Crypto Complete because it had already met the existing PCI DSS requirements for encryption and key management and deploys on an IBM System i. Like Defense MD for data-to-tape encryption, our team was able to add a user-friendly wrapper around the Crypto Complete application to create an easy-to-use menu system, configuration options, and invaluable assistance with key management. **Defense DB** is the solution to safely and securely protecting your valuable member data and to satisfying the scrutinizing eye of auditors and examiners.



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Defense DB—Taking Data Security to the Next Level

How Does Defense DB Help You Meet PCI DSS Requirements?

By combining the power of CU*BASE and Crypto Complete, **Defense DB** protects sensitive data on the IBM System i using strong data encryption, integrated key management and auditing. With its intuitive screens and proven technology, Crypto Complete allows Self Processors to quickly and effectively meet their security initiatives through:

- Automated encryption of database fields within CU*BASE database files
- Encryption of System i files, objects and libraries
- Integrated Symmetric Key Management with key lengths up to 256 bits
- Rotation of encryption keys without having to re-encrypt existing data
- Decryption of fields as full values or masked values
- Advanced Encryption Standard (AES) and Data Encryption Standard (TDES)
- Comprehensive audit trails and reporting

How much will this solution cost to implement?

There are two costs associated with **Defense DB**. The first is a one-time software and implementation services fee that is based on the IBM software tier of your System i processor. The second cost is a 20% Annual Maintenance Fee that is invoiced upon installation and again on each subsequent anniversary date. For most of our clients the pricing would be as follows:

| | <i>One-Time</i> | <i>Annual Maintenance</i> |
|----------------------------------|-----------------|---------------------------|
| System i P05 | \$5,500 | \$1,100 |
| System i P10 | \$7,500 | \$1,500 |
| System i P05 (High Availability) | No Charge | \$1,100 |
| System i P10 (High Availability) | No Charge | \$1,500 |

If your credit union has an I-Plan services agreement in place, the costs above include a member of our support team coming on site to configure, document, and train your staff on **Defense DB**. Applicable T&E would be billed for any on-site engagement.

How do I get started?

Please contact Scott Collins (x183) at (800) 327-3478 or via email at (scollins@cuanswers.com) if you would like a contract to review or simply to get more information on **Defense DB**.

Taking Data Security to the Next Level!

