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San Francisco | April 20-24 | Moscone Center

SESSION ID: STR-T09

Riding the Wave of the Digital Bank: A Security Perspective

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Santiago Moral

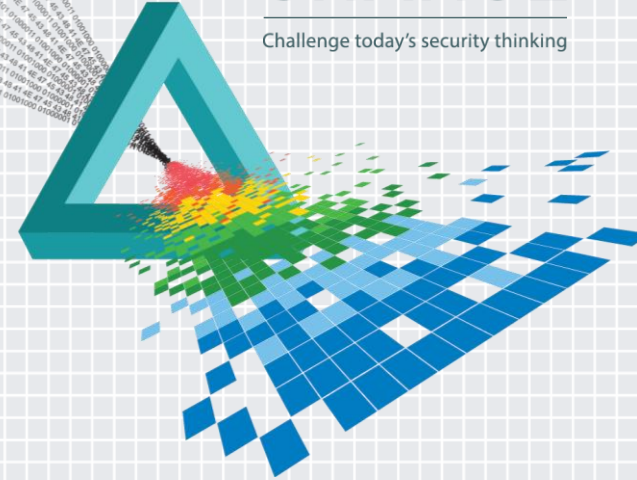
Global CISO

BBVA

@SantiMoralRubio

CHANGE

Challenge today's security thinking





Just to understand the use case

€ 652
billion in total assets

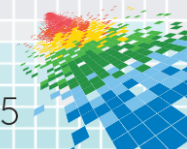
51
million customers

31
countries

7,371
branches

22,104
ATMs

108,770
employees



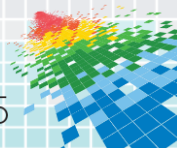
A dramatic photograph of a surfer riding a massive, curling wave. The surfer is wearing a yellow wetsuit and is positioned on a blue and white surfboard, riding the face of the wave. The wave is a deep, dark green color and is curling over, creating a tunnel-like structure. The water is splashing and white with foam. The sky is a clear, pale blue. The overall scene is one of intense action and natural beauty.

Let's ride it

Source: [Shalom Jacobitz](#)

4 Big Challenges from a Security Standpoint

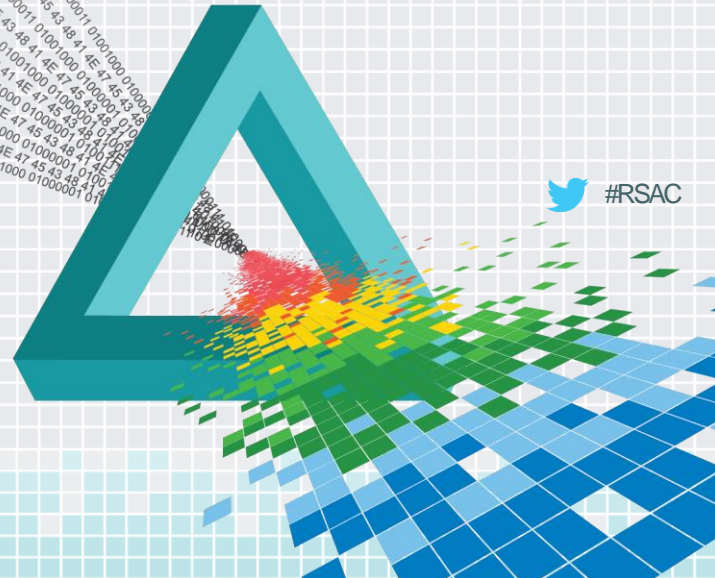
- ◆ Clients and Employees may execute 100% of his activity with the bank remotely and from any device.
- ◆ We don't own all the infrastructure anymore (Clouds, Hybrid, etc.). And more ... not even the apps that use it !!
- ◆ How can we make this new world coexist with all of our legacy?
- ◆ New ways of doing and use of new technologies to “build” Digital Companies. (I.e. Agile methodology, DevOps, Big Data, etc.)

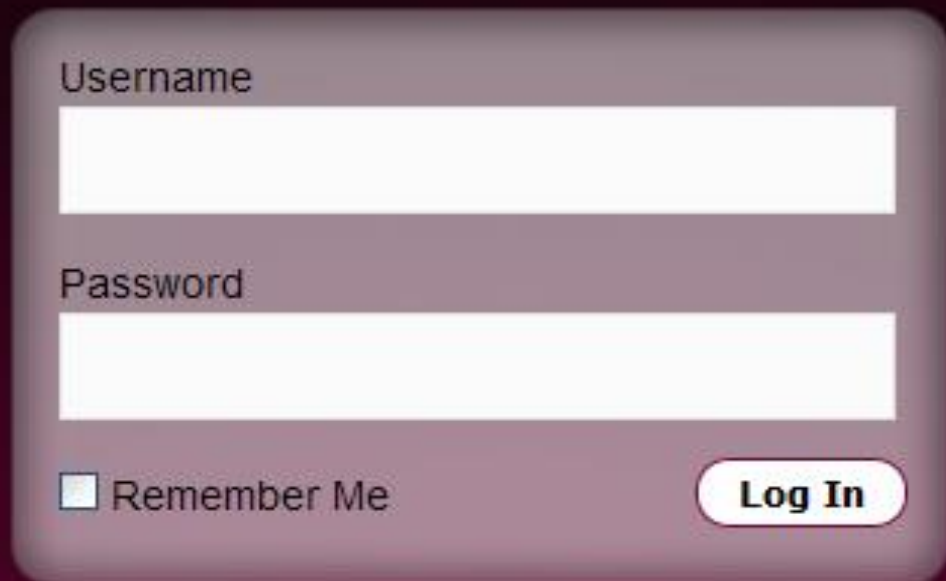


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100 % remote interaction





Username

Password

Remember Me

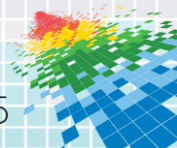
Log In

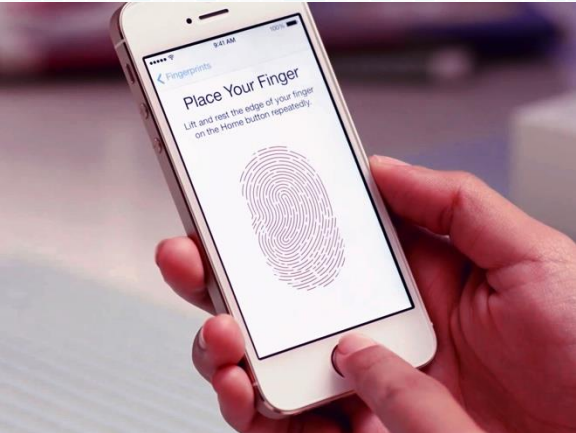
Register | Lost your password?

Does authentication play a key role?

It does. But we need to adapt it to the channel and device.

Source: [the_english_guy](#)

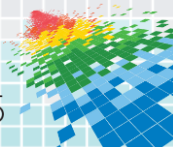


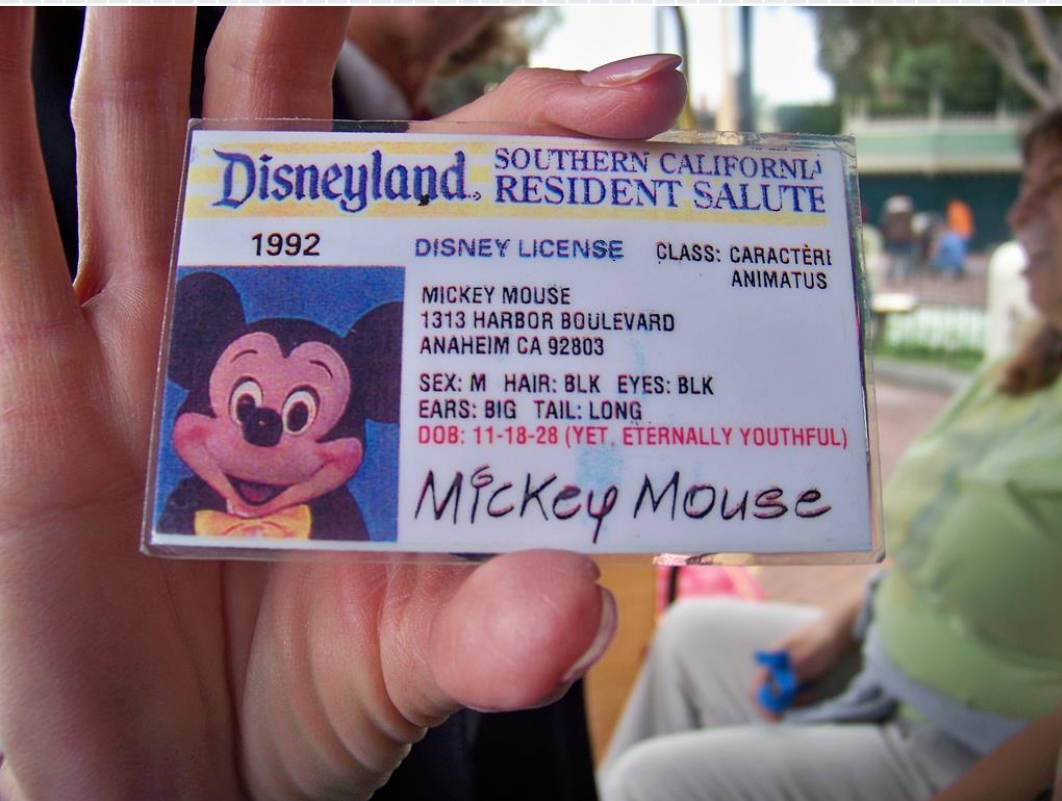


Does authentication play a key role?

It does. But we need to adapt it to the channel and device.

Source: Diebold
android.com
apple.com

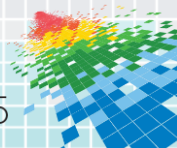




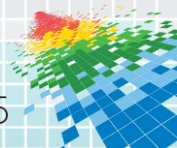
Does authentication play a key role?

And... it has to be at least as reliable as “traditional” mechanisms

Source: [Loren Javier](#)



How can we ensure data exposed is the one we authorized? Having “Data Customs”

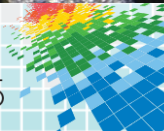


What if it does not work?

Panic buttons to address incidents.



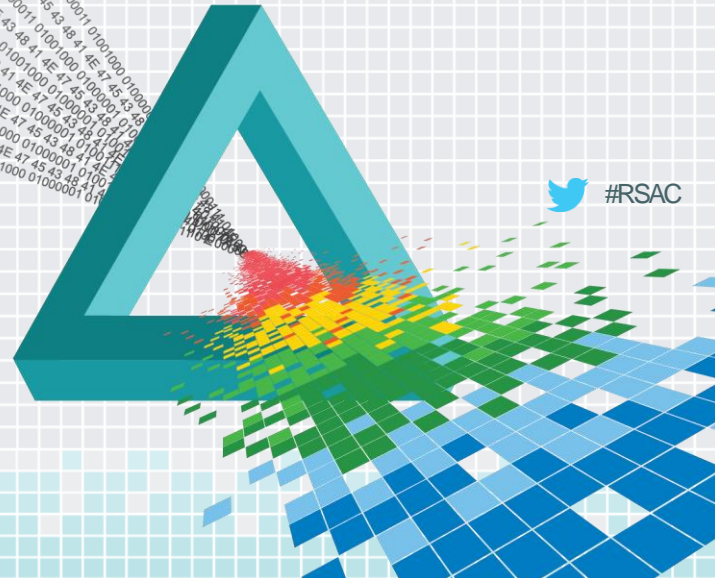
Source: [Ian Hughes](#)

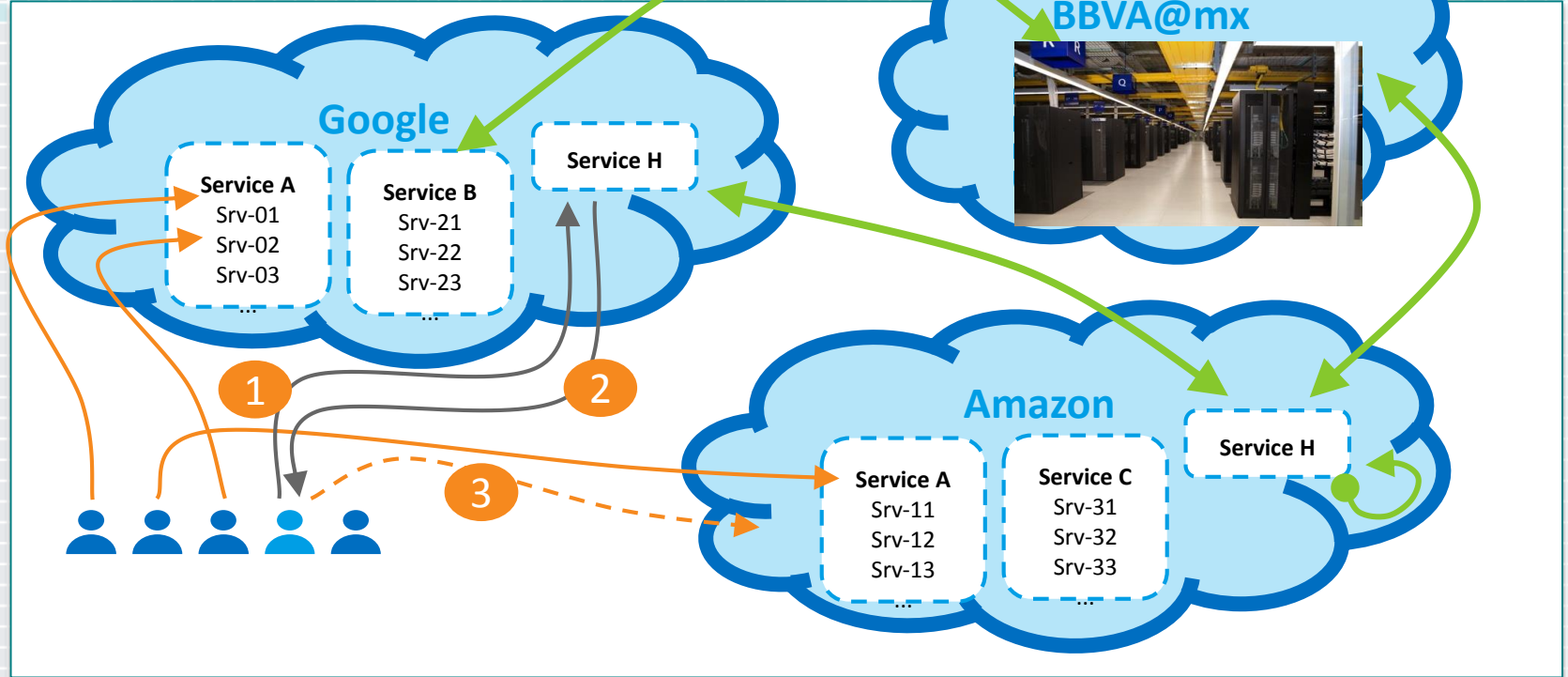


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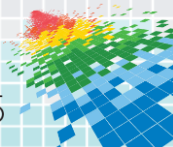
**We don't own all the
infrastructure anymore...
neither the applications**





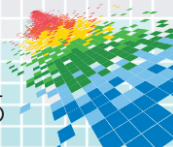
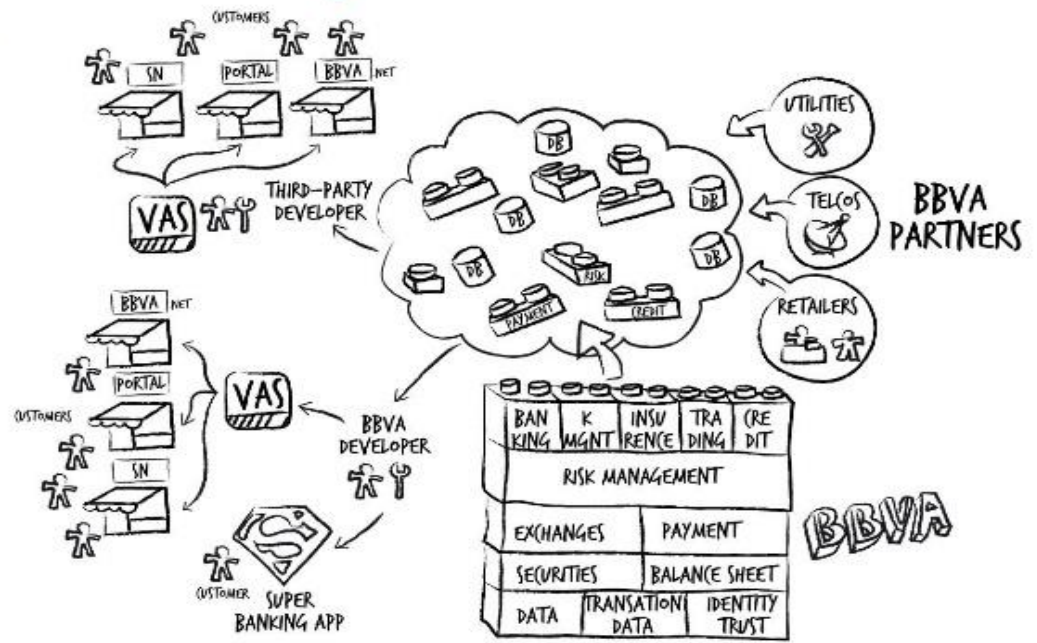
How to ensure confidentiality if you don't control the infrastructure?

Well, the architectural design to address security has to be infrastructure independent



That is also happening on the application side...

Open Platform



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To Speed Payments, BBVA Opens Its Tech Black Box to Dwolla

by PENNY CROSMAN
APR 8, 2015 4:00pm ET

PRINT

EMAIL

BBVA Compass is launching real-time payments through Dwolla, but the *really* interesting part is what's going on beneath the surface: the



OPENNESS: BBVA Compass will entertain sharing APIs with other tech partners. "We do see that as the future," says Chad Ballard, the bank's director of innovation and mobility.

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BBVA Compass partners Dwolla for real-time payments

08 April 2015 | 3500 views | 1

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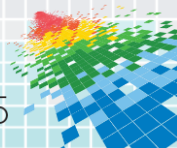
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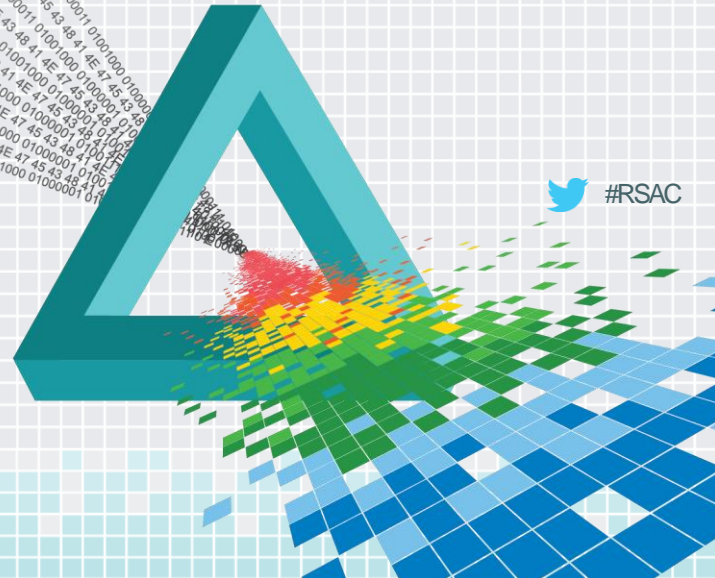
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Legacy coexistence

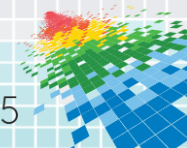




Google Cloud Platform Live



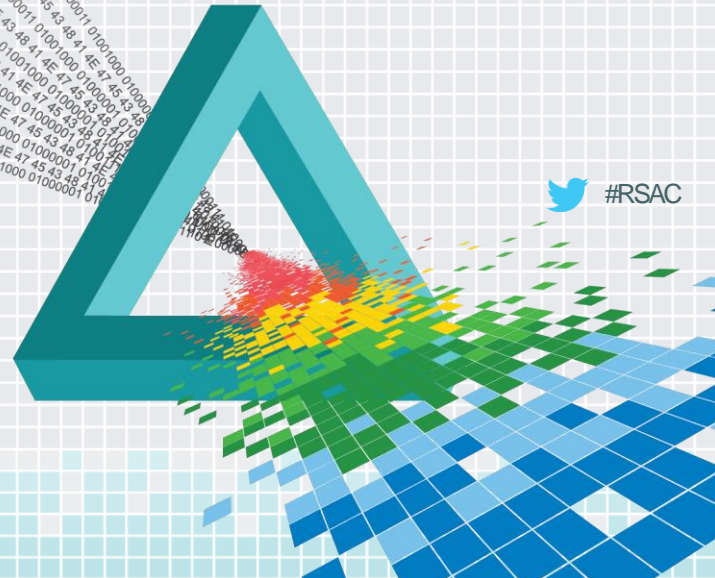
All of this in an IT environment with high level of legacy
Sometimes we need to develop our own security software



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New ways of doing and
“new” technologies

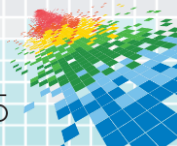


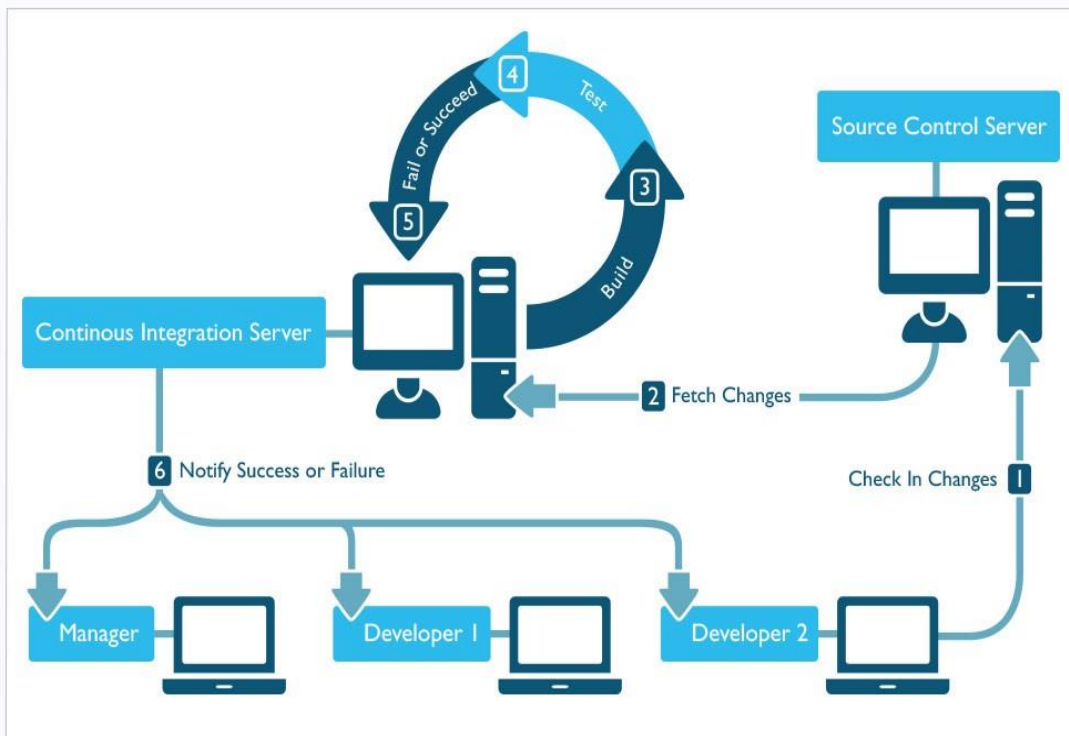
 #RSAC



Is it possible to guarantee privacy in a Big Data environment?

Source: [suziesparkle](#)

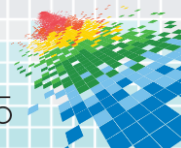




What can we do if there is a goal to deploy at any time needed?

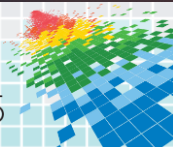
We need to automate testing (as much as possible) and embrace SecDevOps.

Source: [C. Aaron Cois](#)
SEI – Carnegie Mellon

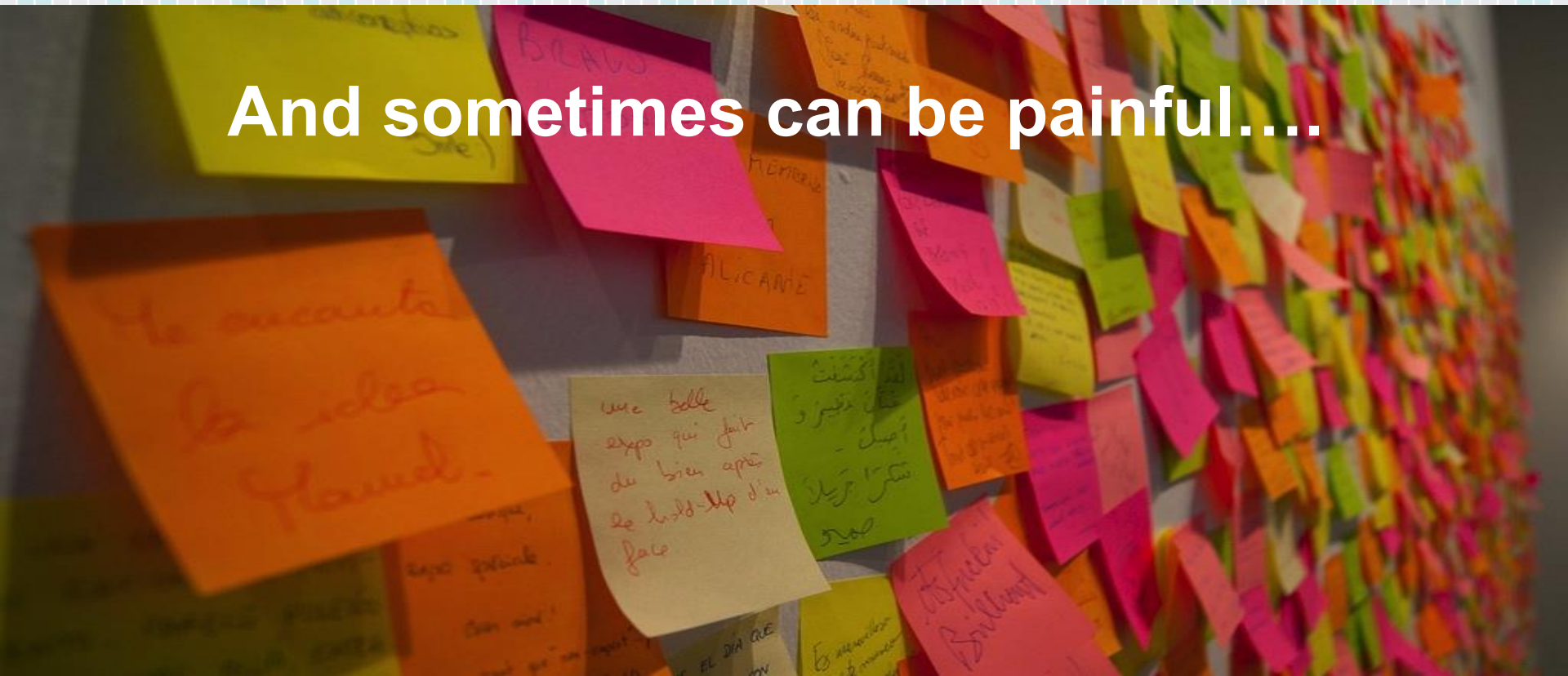


How can we work without knowing the complete functional analysis?

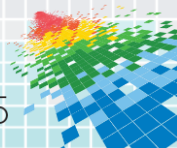
Being part of the team



And sometimes can be painful....



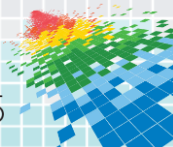
Source: [Enrique Fernandez](#)



The team



Source: [Jim Penucci](#)

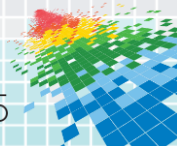


Can Security help achieve the digital business goals?



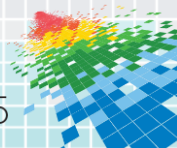
Source: Terry Johnson

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4 Big Challenges from a Security Standpoint

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Lessons learned - Apply

- ◆ If your company is making a digital transformation → Don't bury your head in the sand, "just" ride the wave.
- ◆ Make sure the red lines you draw are real. Be consistent. Be honest. Open your mind.
- ◆ Shift "Security" state of mind to Trust Generator.



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