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Unit 3: Cyber security

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Thursday 12 January 2017 – Afternoon

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- You should refer to it when answering the examination questions which are printed in a separate booklet.
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The Dependable Banking Group

The Dependable Banking Group provides banking services to private and corporate customers. The Headquarters are in London, but the Group has customers from across Europe. In day-to-day activities, the group uses the name '*Dependable*' rather than its full official title.

Technology services

Dependable launched both a telephone and an internet banking service in June 2004. Both services allow customers to log onto their accounts and manage standing orders and direct debits, transfer funds and make payments. *Dependable* also provides other services such as allowing private customers to register mobile phones and other high value items that are then covered by insurance provided by the Banking Group.

Dependable prides itself on its ability to keep at the forefront of the use of technology. Shortly after launching the internet banking service, *Dependable* launched an App that includes most of the tools found on the main internet banking website. This App is available for all mobile platforms. The App includes a facility that allows customers to request notifications when key events occur on their account. *Dependable* has also developed a social media presence, but this is currently limited to providing information rather than allowing customers to make payments or use their accounts in other ways. *Dependable* is currently researching into the use of social media as a platform from which customers will be able to access their accounts in the same way as they are currently able to using the App.

Cyber security team

When *Dependable* set up its internet banking service, it also set up a cyber security team. This team has two main roles. The first of these roles is customer education and the second is investigation of cyber security breaches.

The customer education role involves the cyber security team providing literature, adverts and web content that warns customers of the threats to their online security. The cyber security team has recently created a Data Protection policy that sets out how *Dependable* protects the private data and information of all customers. Each customer has been sent a copy of this policy, along with further information on ways in which they can protect their own data on their personal computers and other devices.

The investigation role requires the cyber security team to follow up reported incidents of cyber security breaches. A cyber security incident report is created for each incident the group researches.

Since the launch of the cyber security team, there has been a year-on-year increase in the incidents of attempted and successful cyber security attacks by both hackers and phishers.

Customer experience

Humphrey has recently set up a bank account with *Dependable*. When he did so, he opted to be able to use both telephone and internet banking. He has been supplied with a user ID and a password to use when he logs on to his account from the internet, but has been told that when he uses telephone banking, he must supply numbers from an eight figure security code, as well as answer questions based on details of his account.

Humphrey is in the final stages of buying a house and is about to receive funds from a mortgage company. This mortgage is not with *Dependable*, but he has set up a Dependable current and savings accounts to store money that he will use to purchase his house. He has asked that the mortgage funds be paid into his Dependable current account so that he can then combine his funds and complete the purchase of his house.

Further research

To prepare for the examination, you should carry out research into the following themes:

- The use of online and telephone banking.
- Reasons why personal data may be targeted, the methods of doing so and the responses taken by private individuals and organisations to the targeting of data.
- The importance and purpose of policies, procedures and documentation (both internal and external) when dealing with cyber security issues.
- The benefits, drawbacks and implications of allowing access to bank accounts by digital means.