

Corporate Identity Theft, Phishing, Operational Risks

Board of Directors

Consumer Confidence

Low Risks =
Compliance

Strong, Safe Brands

Low Losses =
Compliance



Operational
Risks



Operational
Losses

GLBA
ID Theft Red Flags
Basel II

**Direct
Cause & Effect
Relationship**



High Risks =
Non-Compliance



ID Theft Risks

Large Losses =
Non-Compliance

Brand, Privacy, Litigation & Reputation Risks

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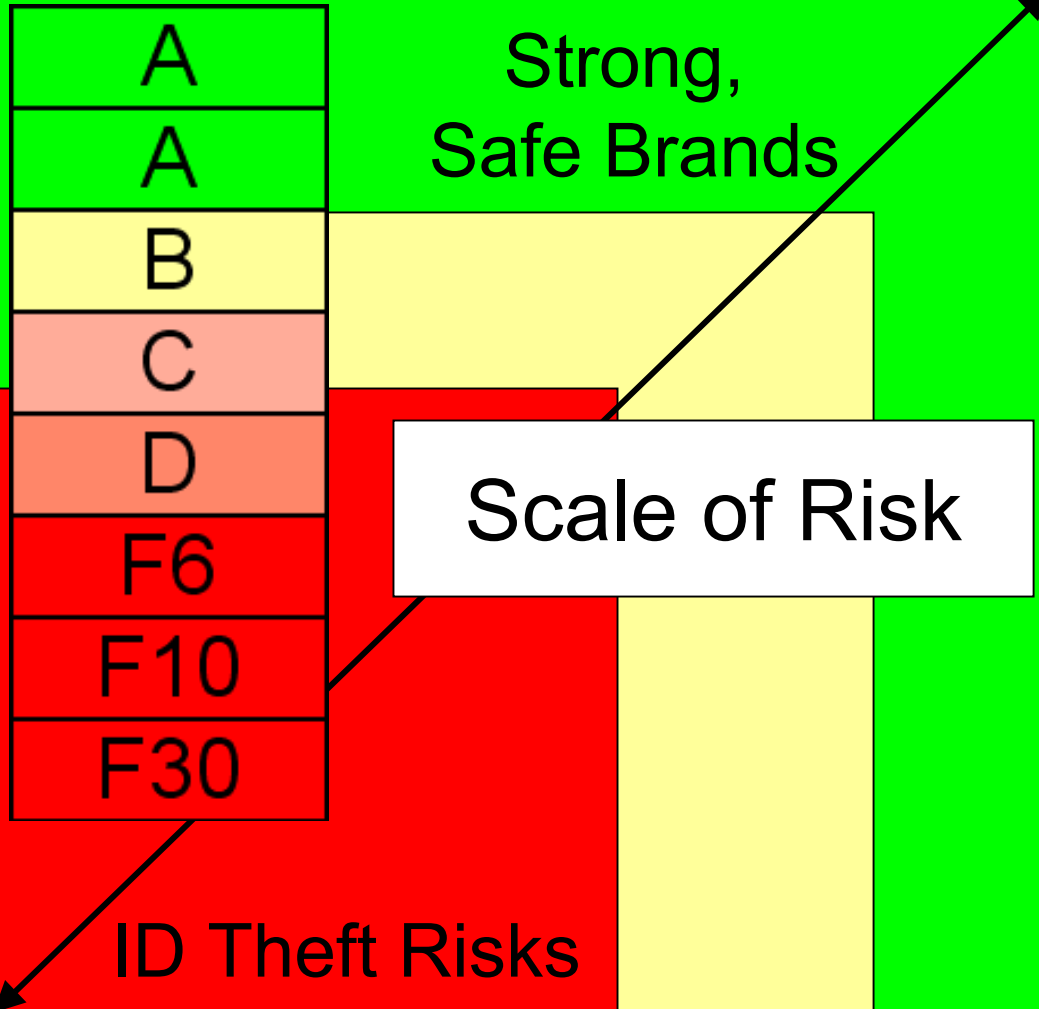
Operational
Risks

Operational
Losses

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High Risks =
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Brand, Privacy, Litigation & Reputation Risks

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Compliance

Protecting Consumers Online
Strong, Safe Brands

Low Losses =
Compliance



Operational
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Objective:
Gain consumer
confidence and usage of
of bank brands
(market share) by
minimizing fake web sites.



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Brand, Privacy, Litigation & Reputation Risks