



Voice Biometric and Authentication in the Era of Internet Banking Domination and Emerging Cloud Computing

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Presentation Outline

- The Regulators Changing Views on Security Requirements as Internet Banking Dominance Continues
- Cloud Computing – What Is It and What Does it Mean for us



Regulator and Internet Banking – Three Primary Aim

- Protection of Customer Data
- Protection of Customer Transactions
- Maintenance of Confidence in the System

Regulator and Internet Banking – Maintenance of Confidence in the System

Man in the Browser



Effective Controls Against a MITMA:

- Available real time
- Provided out of band
- Active validation by the customer



Regulator and Internet Banking – Protection of Customer Data and Transaction

- **What are effective Internal Staff Controls?**

- What is it
- What does it mean for us

- Privacy Issues
- Legal and Regulatory Challenges