



## Banking and Financial Services Council

Mr. Kevin O'Brien – Chariman  
The Bank of New York

Mr. Larry E. Brown – Vice Chair  
First Citizens Bank & Trust

Mr. Brian R. Abraham, CPP  
3SI Security Systems

Mr. Robert S. Ballagh Jr, CPP  
CheckFree

Mr. Steven K. Braden  
Capital One Financial Corp

Mr. Michael J. Collins  
Provident Bank

Mr. Robert D. Croskery  
Wells Fargo & Company

Mr. Clark B. Cummings, CPP  
FirstBank

Mr. Randy Dicampii  
Wilmington Trust Company

Mr. Johan D. Du Plooy, CPP  
Risk Diversion Pty Ltd

Mr. R. P. Handren, CPP  
RBC Protection Services

Mr. Alexander Hilton  
Canadian Imperial Bank

Mr. Terry Huskey  
Wachovia Corporation

Mr. Douglas W. Kohlsdorf, CPP

Mr. W. Joseph Majka  
Visa USA

Mr. Richard L. Seba, CPP  
JP Morgan Chase

Mr. Chris Smith  
HBSC

Mr. P. Kevin Smith, CPP  
Chevy Chase Bank

Mr. Francis X. Tesorero Jr, CPP  
GE Consumer Finance

Mr. Hector R. Torres, CPP  
Banco Popular de Puerto Rico

Mr. James W. Zardecki  
Sovereign Bank

## Banking and Financial Services Council May 2007

### April Council Meeting Notes

The April 2007 meeting for the ASIS Banking and Financial Services Council was held at 11:00 a.m. EST on April 4, 2007 via conference call. The following are the salient points of the meeting:

The Council continues its work organizing the Pre-Seminar session during the Annual ASIS Seminar in Las Vegas, Nevada in September 2007. This year Pre-Seminar will include a social mixer which will provide an excellent opportunity to network with fellow Banking and Financial Service Security practitioners. Suggestions for additional sessions to be considered for the Pre-Seminar include *Physical Security of Data*, *On-Line Banking Fraud*, *Best Practices Investigating Fraud against Financial Institutions*, and *Third Party Debit Card Fraud*.

Larry Brown, Council Vice Chair, discussed the nominations of two prospective candidates for membership in the Council.

Hector Torres, Communications Committee, discussed the March Newsletter which was posted on the ASIS Councils website and sent to all ASIS Chapters. The May Newsletter should be published by May 15.

Johan DuPlooy discussed the issue and impact of *Pharming* on the international level.

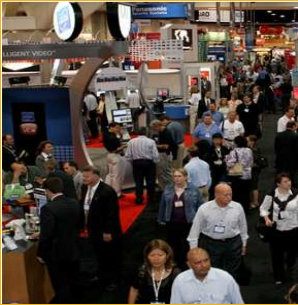
### Dr. Henry Kissinger and Tom Peters, Keynote Speakers at the ASIS International 53rd Annual Seminar and Exhibits

On March 28, 2007, ASIS International, announced that Tom Peters, one of the most influential business thinkers of all time and co-author of *In Search of Excellence*, and Dr. Henry Kissinger, former US Secretary of State and Nobel laureate, will serve as keynote speakers at the ASIS International 53rd Annual Seminar and Exhibits (ASIS 2007), being held Sept. 24-27, 2007 in Las Vegas, NV.

For more than a quarter century since co-authoring the best seller, *In Search of Excellence*, Tom Peters has been regarded as a business guru and a highly sought-after consultant, credited with launching the management revolution. Widely recognized as one of the great American statesmen of the 20<sup>th</sup> century, Dr. Kissinger's ideas and practices have shaped the national security and foreign policies of the United States for more than half a century.

**2007 ASIS Seminar  
Las Vegas, Nevada**

The 2007 ASIS Seminar will be held at the Las Vegas Convention Center in Las Vegas, Nevada on September 24-27, 2007. This annual event is known for its high-quality educational program covering every aspect of security. The seminar consists of more than 150 dynamic sessions on the hottest issues and trends, as well as best practices and core security management topics that successful security professionals need to stay ahead. Each presentation is reviewed and selected by a committee of your peers to ensure that attendees learn from seasoned practitioners and subject matter experts with real-world experience and insights.



**LOCATION**

Las Vegas Convention Center  
3150 Paradise Road  
Las Vegas, NV 89101

Tel: (702) 892-0711  
Fax: (702) 892-2824

**EXHIBIT DATES/TIMES**

September 24-26, 2007  
9:00 am – 4:30 pm daily

**NON-COMPETING EXHIBIT HOURS**

9:00 am – 11:00 am daily  
3:00 pm – 4:30 pm daily

**In The News**

**Identity Fraud: ID Theft Victims, Losses Take Welcome Nosedive**

**Bank Technology News (03/07); Fest, Glen**

After four consecutive years of growth, identity theft-related losses fell in 2006, according to a new report by Javelin Strategy & Research. Javelin's 2007 Identity Fraud Survey Report found that fraud-related losses fell from \$55.7 billion in 2005 to \$49.3 billion in 2006. The study attributed the drop to raised awareness about new account fraud. Incidence rates fell from 1.52 percent in 2005 to 1.05 percent. However, the average consumer cost from fraud increased from \$431 to \$535. Research also found that people between the ages of 18 and 24 are most at risk, with a 5.27 percent fraud incident rate. The preferred vehicle of scammers is phone banking, with 36 percent of consumers being targeted in "vishing" scams.

**Identity Theft Devices Found; Skimmers Can Tap Data from ATMs**

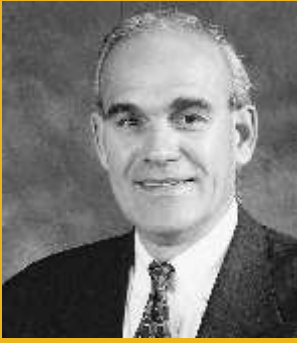
**Times-Picayune (New Orleans) (04/04/07); Hunter, Michelle**

Technicians working on ATMs at two Metairie convenience stores found hidden skimmers attached to the phone lines the ATMs use to send and receive information. The homemade identity theft devices were capable of storing up to 140 hours of customer information, according to the report, but because the phone line was disconnected it is possible that no information was intercepted by the skimmers. The ATMs are owned by Cardtronics of Houston, and in a written statement, company spokesman Joel Antonini said data sent from the machines is protected by a triple encryption process, strengthened in recent years because of such threats. The heavy encryption makes any data the criminals intercepted virtually useless, Antonini said. One of the skimmers was turned over to the U.S. Secret Service's electronic crimes task force for forensic analysis.

**Best Practices Corner: Banks Tighten Web Security**

**Milwaukee Journal Sentinel (04/19/07) ; Gores, Paul**

A growing number of financial institutions are adopting tighter Web security systems in order to protect their online banking customers from thieves. Perhaps the most popular way financial institutions are improving their online bank security is by requiring their customers to establish a secondary identifier, in addition to the standard username and password, which tells them and the bank that they are communicating with each other and not with an imposter. One financial institution that has adopted such a system is Milwaukee-based M&I Bank. Under its Secure Sign On program, online banking customers are required to select a picture from a variety of images along with a phrase to go with it. When the customer signs on later, the picture and phrase are displayed on M&I's online banking page, indicating that the site the customer is about to log on to is authentic. The system also helps banks prevent thieves from logging into customers' accounts. If the system does not recognize the computer being used to log into the banking site, it will ask the user for answers to a set of security questions.



Steve D. Chupa, CPP  
President  
ASIS International



### Important Change to Recertification Program

The ASIS Professional Certification Board has recently announced changes in the recertification process. The Continuing Professional Education (CPE) credit will be the new standard of measure for calculating recertification credits. The CPE recertification system will go into effect January 1, 2008 for all ASIS Certification designations.

## Message from the President – Reach Out!

Dear Colleagues:

Staying connected is more important than ever...for individuals, for organizations, for countries, and indeed for security practitioners around the world. Our global society demands that we reach out to others, collaborate to solve problems, and share information and knowledge.

ASIS International believes in the power of collaboration. That's why it's a central theme within our Society today and every day. This Reach Out! Member-Get-a-Member Program builds on that theme and encourages members to connect with other security professionals who may benefit from membership in ASIS.

Word of mouth advertising is a very powerful tool and that's why Member-Get-a-Member programs are frequently used in associations. The concept is simple. When you experience something good, you are naturally inclined to tell others about it.

As you already know, joining ASIS is extremely beneficial to your career and your professional development. And with each new member, our voice grows stronger and the security profession itself takes another step forward in its mission to advance security worldwide.

ASIS International has grown to become a powerful network for more than 35,000 members. With your help, we can continue to grow, thereby strengthening our voice, broadening our perspective, and enriching the profession in numerous ways.

We hope you will participate in our campaign and take advantage of the special rewards we are offering through this year's Reach Out program.

Best regards,

Steve D. Chupa, CPP  
President  
ASIS International

## Profiles in Excellence - Mr. Ric P. Handren, CPP, Royal Bank of Canada



Ric P. Handren, CPP  
Director – Protection Services  
Royal Bank of Canada Financial Group

As the Director of Protection Services, Mr. Handren oversees the safety and security of all personnel, assets, operations, facilities and non-electronic information worldwide for the Royal Bank of Canada Financial Group. He also sits on the Enterprise Crisis Management Team and provides guidance to the Business Continuity Management Team. Upon taking this new position four years ago, Mr. Handren was tasked with planning, developing, implementing and managing the RBC Protection Services integrated security program which entails providing security for over 70,000 employees and operations in 34 countries.

RBC's total assets in 2006, as the largest financial institution in Canada, were approximately \$537 Billion. This includes operations in Personal and Business Banking with over 1500 branches in Canada and the U.S., Capital Markets operations on five continents, Insurance operations throughout North America and Wealth Management operations worldwide.

Prior to joining RBC, Mr. Handren was a VP within Deloitte's Financial Advisory Services Group specializing in financial investigations regarding fraud and theft within major national and international corporations in Canada and the U.S. Prior to that he spent over twenty years with the Royal Canadian Mounted Police, retiring as a commissioned officer, where he specialized in national and international overt and covert financial investigations such as fraud, money laundering, secret commissions and political corruption.

Mr. Handren has professional affiliations which include ASIS, ASIS Banking and Financial Services Council, International Banking Security Association, Canadian Bankers Association and the Canadian Association of Chiefs of Police.

Throughout the years, Mr. Handren has gathered a varied array of knowledge, skills and abilities as it relates to financial investigations and integrated security systems. He is a firm believer that sharing lessons learned and experiences among colleagues can only lead to better results for all.

He presently resides in Toronto but to escape the madness in which we live, has a cottage on a lake north of the city which keeps him in touch with life's true realities.



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