



# Royal Barbados Bank (B)

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# MOST IMPORTANT FACTS

- **HDFC Bank is one of the leading private banks of India.**
  - **Deposits of US \$15.64 Billion.**
- **Vishal Salvi, CISO of HDFC Bank, had been working on strengthening the bank's information security.**
- **Online security consisted of the use of a user ID and password, namely the first level of security.**
- **Phishing occurred which affected 28% of customers who were banking online. This brought a new sense of urgency to the task.**
- **HDFC, in conjunction with RSA Security, implemented a system to monitor ongoing phishing attacks and take the appropriate measures to secure the online transactions.**
- **It was now up to Vishal to take critical decisions for the future of HDFC Bank in terms of online security.**

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**How to ensure the  
security of an online  
transaction while still  
keeping customer  
convenience as a  
priority?**

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**Should secure access be**  
**mandatory or should it**  
**be discretionary?**



# Onsite model or cloud model?



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How to ensure security while still keeping customer convenience as a priority?



- Continue with the same level of security
- Increase level of security
- Layered Security Approach 



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Should secure  
access be  
mandatory or  
should it be  
discretionary?



- Mandatory
- Discretionary
- Adaptive Security System

