

CORE IMPACT

CUSTOMER SUCCESS STORY

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SOLUTION SUMMARY

CUSTOMER TYPE | Electronic registration system for the mortgage industry.

CHALLENGE | Protect confidential information for over 46 million mortgages and support ongoing security audits.

SOLUTION | CORE IMPACT, the first comprehensive penetration testing solution for assessing specific information security threats to an organization.

THE COMPANY

MERSCORP, Inc.



Mortgage Electronic Registration System (MERS) was established by the mortgage banking industry to speed and streamline the mortgage process. MERS saves time and money by eliminating the need to prepare and record something called a paper assignments when buying and selling loans. The system ultimately benefits the entire industry – from mortgage originators, servicers and lenders to title companies, insurers and consumers – by reducing the amount of paperwork and speeding up the process.

THE CHALLENGE

As the organization responsible for tracking confidential information about lenders and borrowers for over 46 million mortgages, MERS must employ the highest levels of information security possible. The responsibility for securing MERS information assets rests with Howard Scott, IT manager, and his team of in-house IT professionals and outside consultants.

A key objective for Scott's team is to proactively identify and remediate vulnerabilities in the MERS network infrastructure that could expose it to unauthorized access. Scott explained, "One incident could cost us hundreds of thousands of dollars, so it's critical that we do everything possible to find weaknesses in our infrastructure before someone else does."

Because MERS is connected to many publicly held organizations, the system must also undergo regular security audits using SAS 70, SysTrust and other standards mandated by regulations such as the Sarbanes-Oxley Act. Scott therefore required a solution that could not only help MERS secure its information assets, but also keep it prepared for regular compliance audits.

THE SOLUTION

Scott initially looked to vulnerability scanners to assist in securing the MERS infrastructure and to support security audits, but he found they were just doing part of the job. "The scanners gave us a lot of information about *potential* vulnerabilities, but we were left to sort out what was a real threat to the system," he said. Seeking the ability to pinpoint actual, exploitable vulnerabilities, Scott knew that a penetration testing product would pick up where the scanners left off.

After briefly considering open source solutions, Scott and his team selected CORE IMPACT for its ease-of-use and its library of commercial-grade exploits, are guaranteed to be effective, stable and current. "The product is very user friendly, and we had confidence that it would be [k1]safe to run on our production environment," Scott said. He also noted that CORE IMPACT's cross-platform capabilities played an important role in his decision, "Since we rely on both Windows and Linux, we liked the fact that each exploit is designed to test as many operating systems as possible."

THE
RESULT**Reduced Guesswork and Focused Remediation**

By providing indisputable evidence of real threats within a matter of minutes, CORE IMPACT enables Scott's team to immediately get to work on remediation. "I used to get 30 pages of data from my scanner and it always required guesswork to sort out the real threats from the false positives," Scott stated, "With CORE IMPACT, we get straightforward information about actual, proven vulnerabilities in about 5 pages – no guesswork required." The MERS IT team can now identify and remediate network weaknesses faster than ever before.

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Effective Resource Allocation and Proactive Vulnerability Management

Using CORE IMPACT to identify which vulnerabilities pose the greatest risks to MERS Scott now prioritizes remediation efforts with confidence. "I can assign staff to apply patches and other fixes, knowing that they're always being deployed in the most effective way possible," he said. As a result, the MERS IT team is able to reinforce the system against attacks. For instance, they recently used CORE IMPACT to proactively mitigate a vulnerability that would have exposed MERS to denial of service attacks, thereby saving the company "from a six-figure issue," according to Scott.

Increased Readiness for Compliance Audits

Because countless mortgage industry professionals and consumers rely on MERS to protect their financial information, the system must comply with various government and industry regulations by undergoing regular SAS 70 and SysTrust audits. "CORE IMPACT really helps out when the auditors come in, since I can show them that we have controls and safeguards to protect the data that we host and process," Scott said. CORE IMPACT keeps him prepared with clear reports of penetration testing data, such as systems targeted and vulnerabilities exploited. "The test reports, combined with the closed trouble tickets for issues identified by the product, give the auditors what they want to see – and the auditors give me the compliance reports that I want to see."

Howard Scott is proud to claim, "MERS has a definitive vulnerability remediation process – and the process works."