



It's tough to make the  
right IT decisions...

...if you don't have a  
clear view of where  
you want to go.

## Strategic Technology Trends Are Changing Our Business Models and Ecosystems

### Digital Mesh

Device Mesh  
Continuous and Ambient User Experience (UX)  
3D Printing Materials

### Smart Machines

Information of Everything  
Advanced Machine Learning  
Autonomous Agents and Things



Adaptive Security Architecture  
Advanced System Architecture

Mesh App and Service Architecture  
Internet of Things (IoT) Architecture and Platforms

### New IT Reality

For more details on this research, see "Top 10 Strategic Technology Trends for 2016."

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**Gartner.**



# Standard Chartered launches digital bank

Money | Banking



By Der

Current accounts | Mortgages | Credit cards | Savings

Home > Money > Banking > Savings

## SUMMARY:

The A  
Bi  
Lloy  
dep

## Peer-to-peer giant Zopa to launch digital bank



0 Comments



10:06 AM 49,034

How I  
By Be

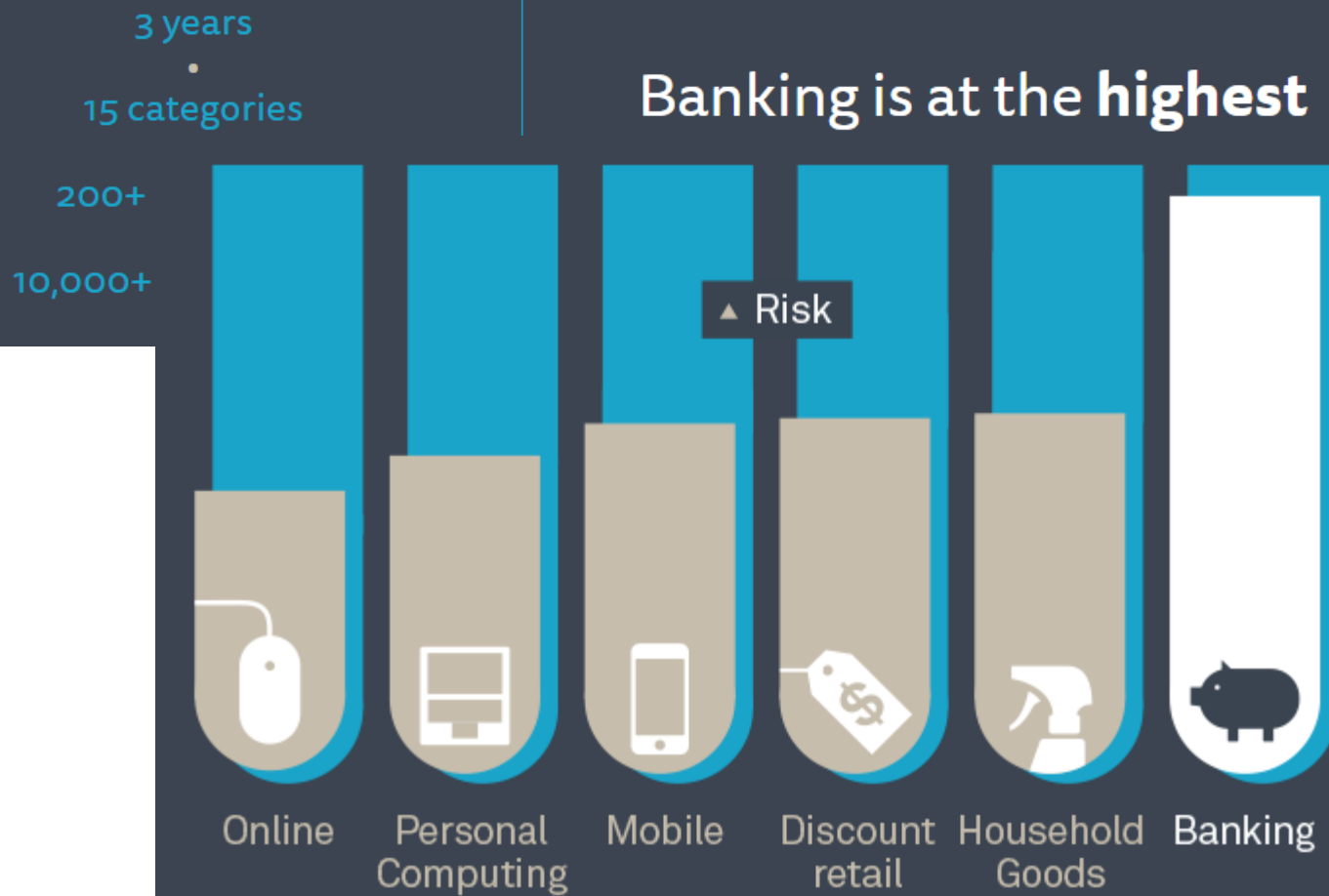


Write and consult on digital transformation in the enterprise. [View Bio](#)

Opinions expressed by Forbes Contributors are their own.

the World

# THE MILLENNIAL DISRUPTION INDEX



### Product Specialisation

### Process Fragmentation

### People Personalisation



iCloud



Retail Banking



Private Banking



Commercial Banking



Transaction Banking

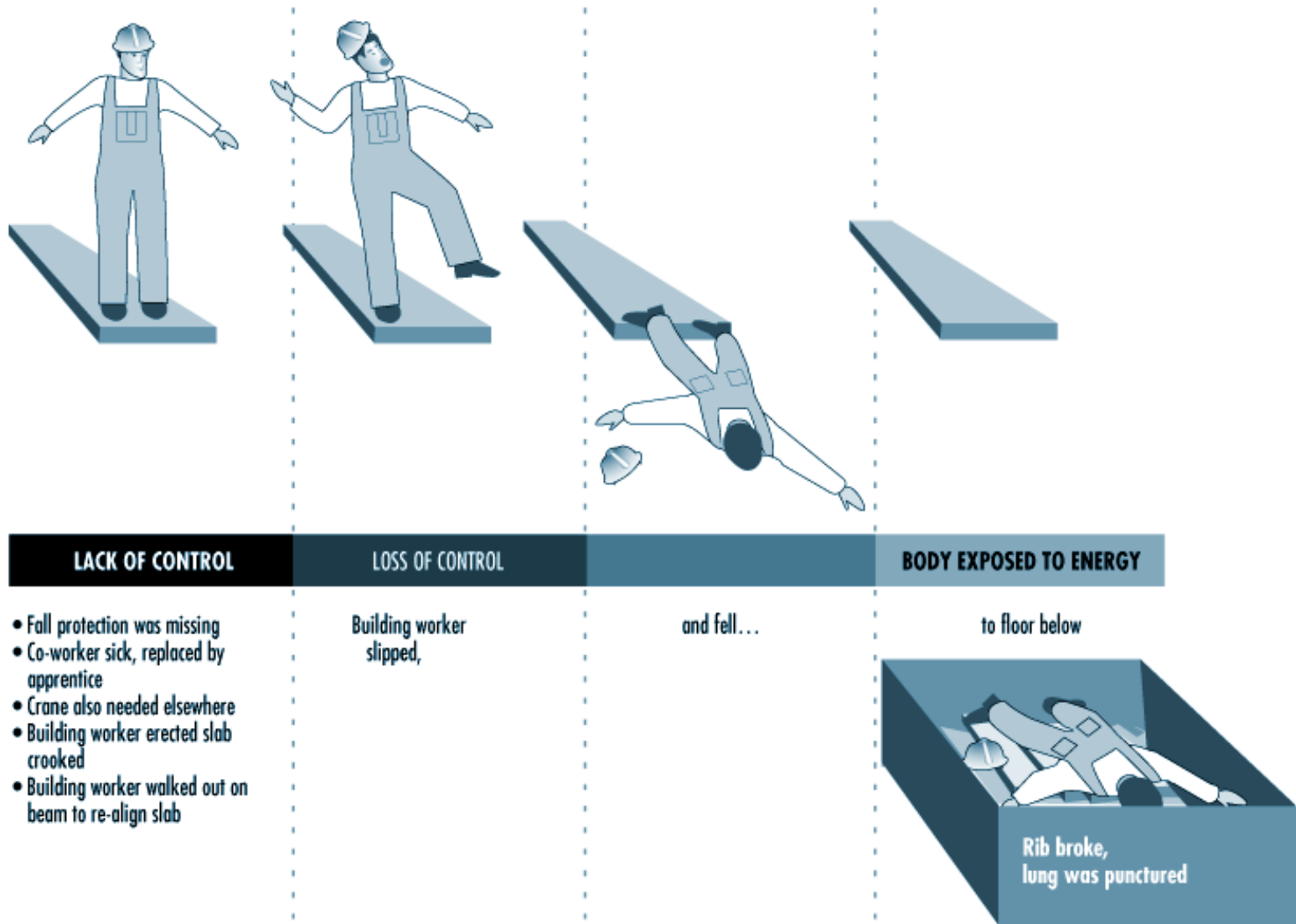


Investment Banking

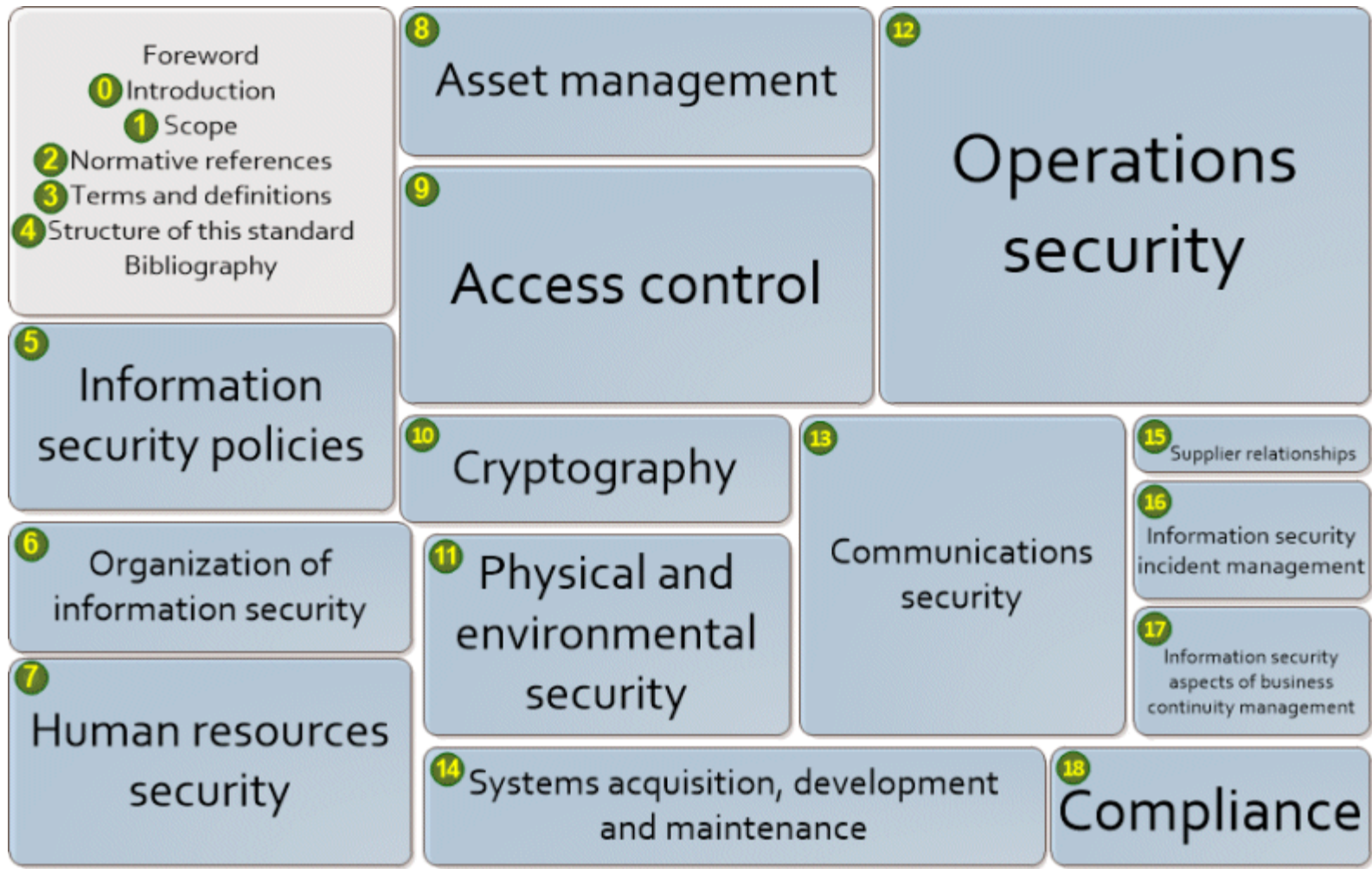


Insurance





Source: Kjellén and Hovden 1993.

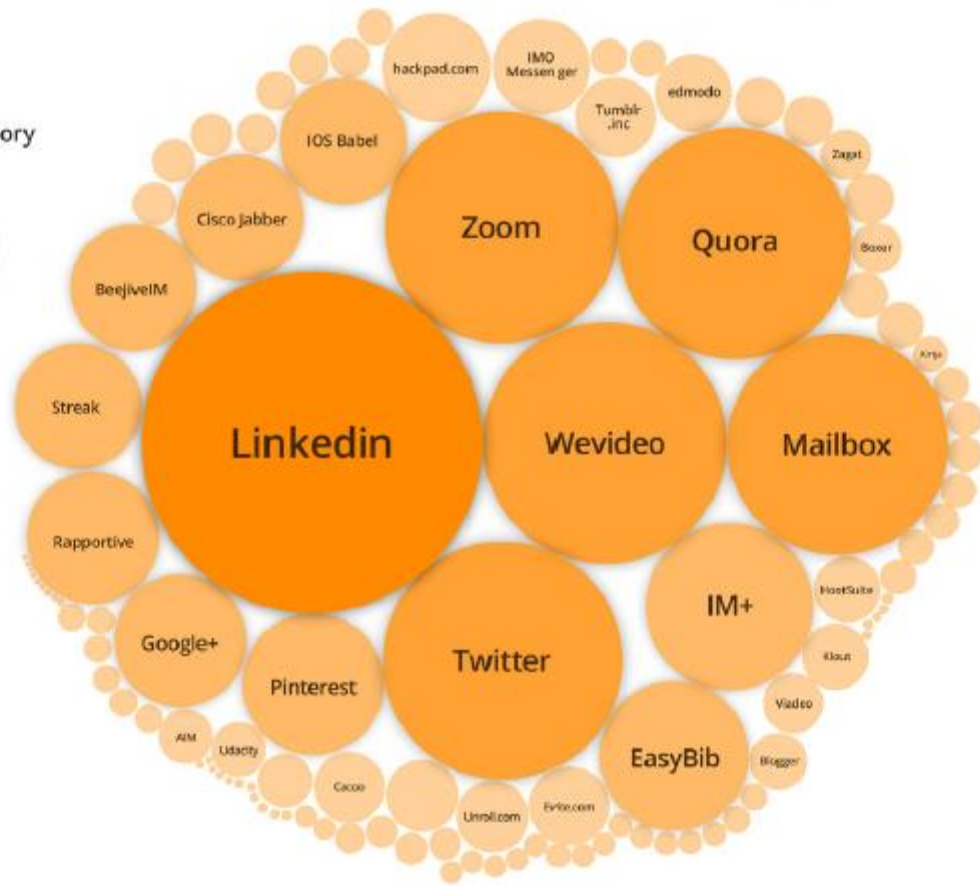




# Top Third-Party Apps

## Social & Communication Apps

Unique Apps by Category



Color shows sum of total installs

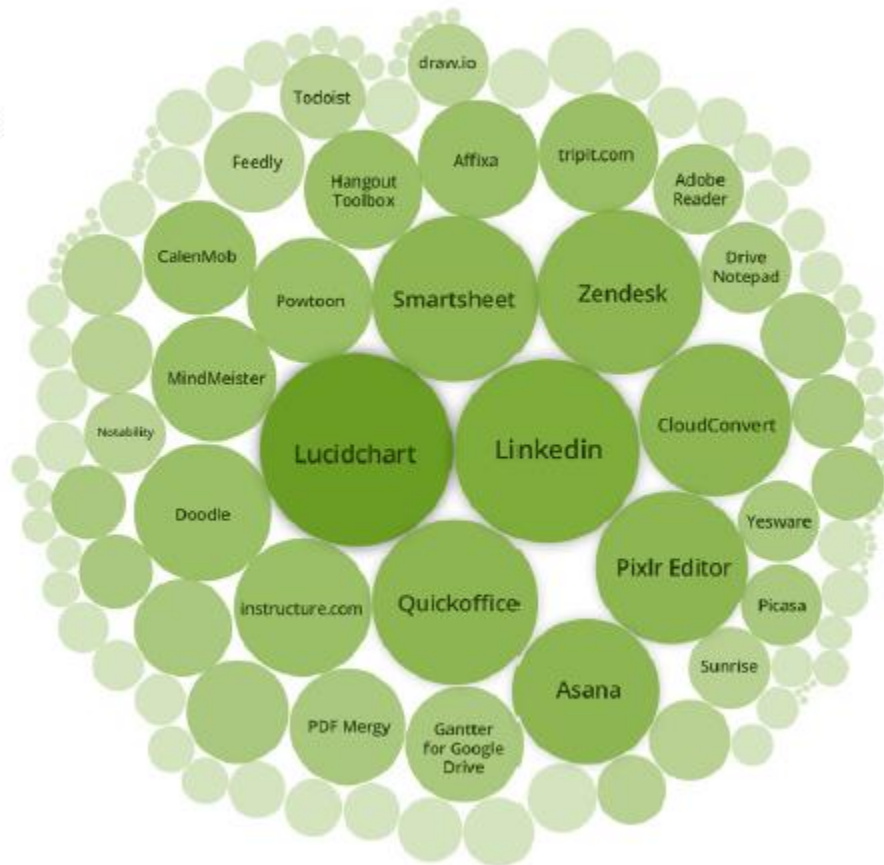


## Top Third-Party Apps Business Productivity Apps

Unique Apps by Category



Business Productivity



Color shows sum of total installs

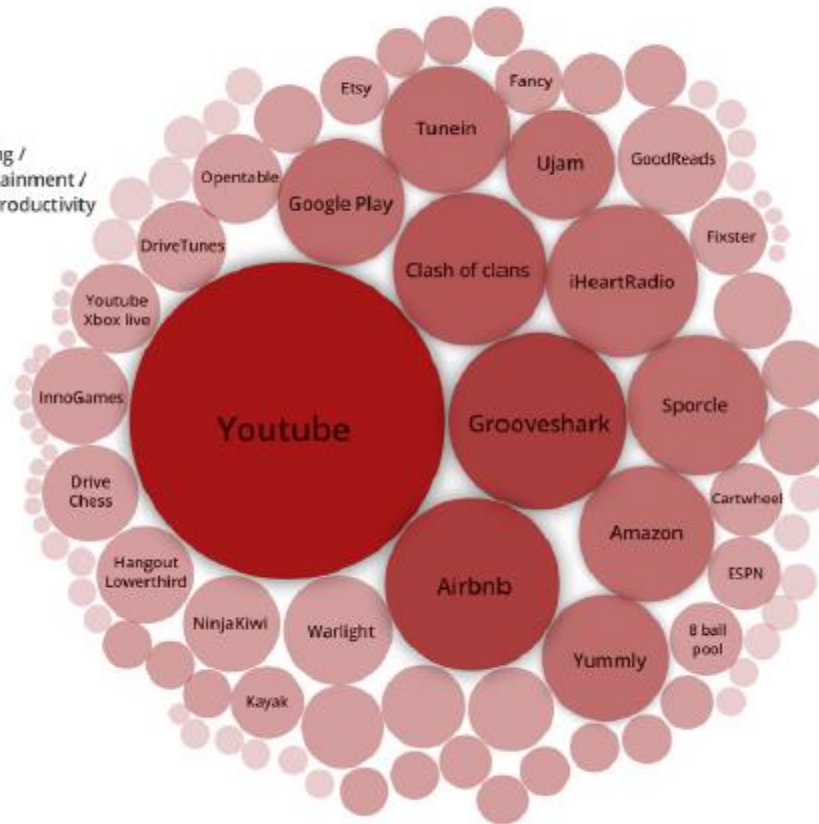
# Top Third-Party Apps

## Gaming / Entertainment / Non-Productivity Apps

Unique Apps by Category



Gaming /  
Entertainment /  
Non-Productivity



### Product Specialisation

### Process Fragmentation

### People Personalisation



iCloud



Retail Banking



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Investment Banking



Insurance





**USERS  
VIOLATE  
A POLICY**



**12%**



of an organizations files are sensitive/  
Violate a policy



## Trends and Challenges



**CISO role maturing**  
98.0% have CISO role;  
89.8% of CISOs report to CIO



**Budget disconnect**  
47.9% have budget increases (YoY);  
75.5% cited lack of sufficient  
budget as top challenge

Approved strategies are  
still largely missing



**Role standardization**  
Over 96% of CISOs shared  
similar top five functions



**Confidence Gap**  
Ability to protect  
against external attacks;  
Only 24% CISOs vs.  
60% State officials



**Cyber threats**  
Increasing sophistication  
of threats #2 barrier;  
74.5% malicious code top  
external data breach



**Talent crisis**  
59% of CISOs choose  
talent as #3 top barrier;  
9 out of 10 choose salary  
as top barrier to staffing

## Call to Action



**Define and establish  
new executive roles**  
Support responsibilities  
with CPO and security  
technology roles



**Communicate risks and impacts**  
Periodically communicate to  
business leaders to obtain  
commitment and funding



**Document and approve**  
Define cybersecurity strategy  
to obtain appropriate funding



**Define and measure**  
Establish metrics, align them  
to business values



**Periodically  
assess security**  
Stay abreast of emerging  
technologies and threats;  
build vigilant and resilient  
capabilities

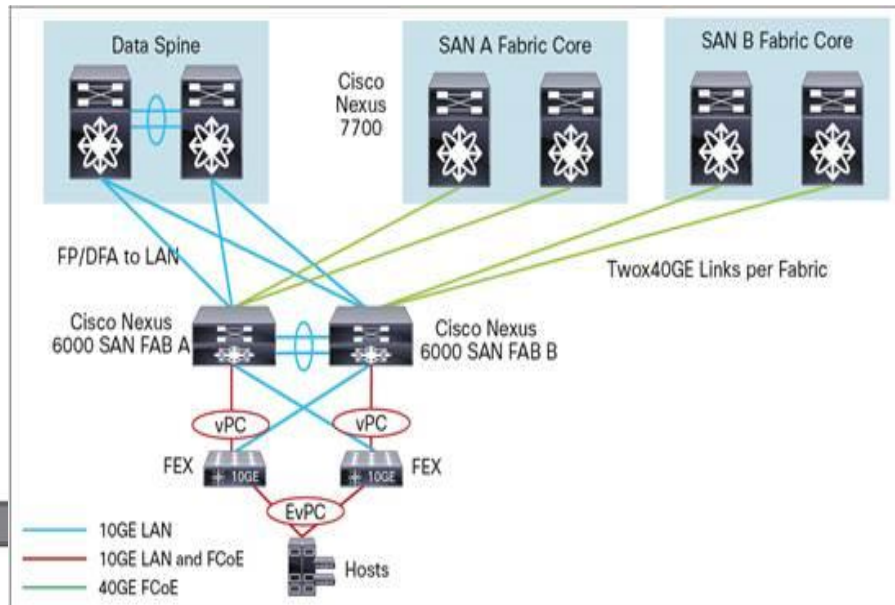
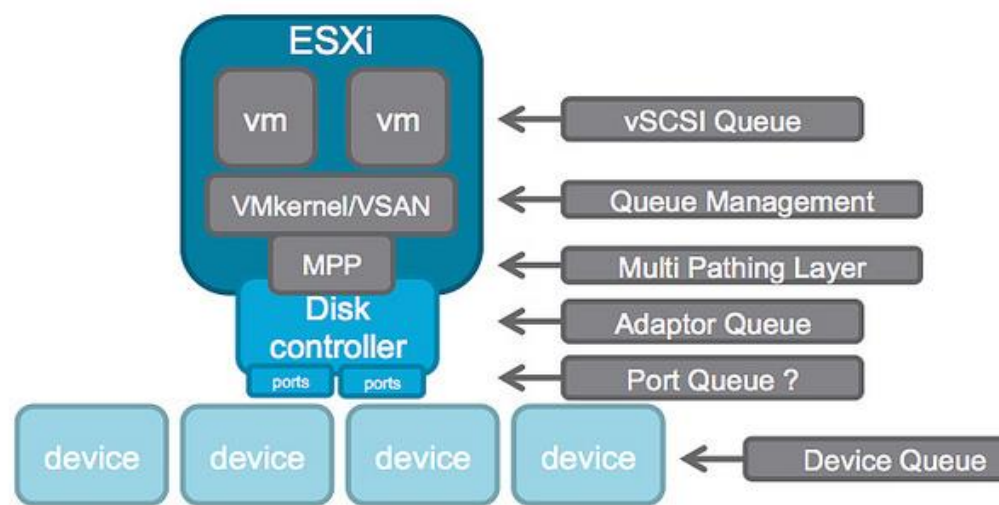
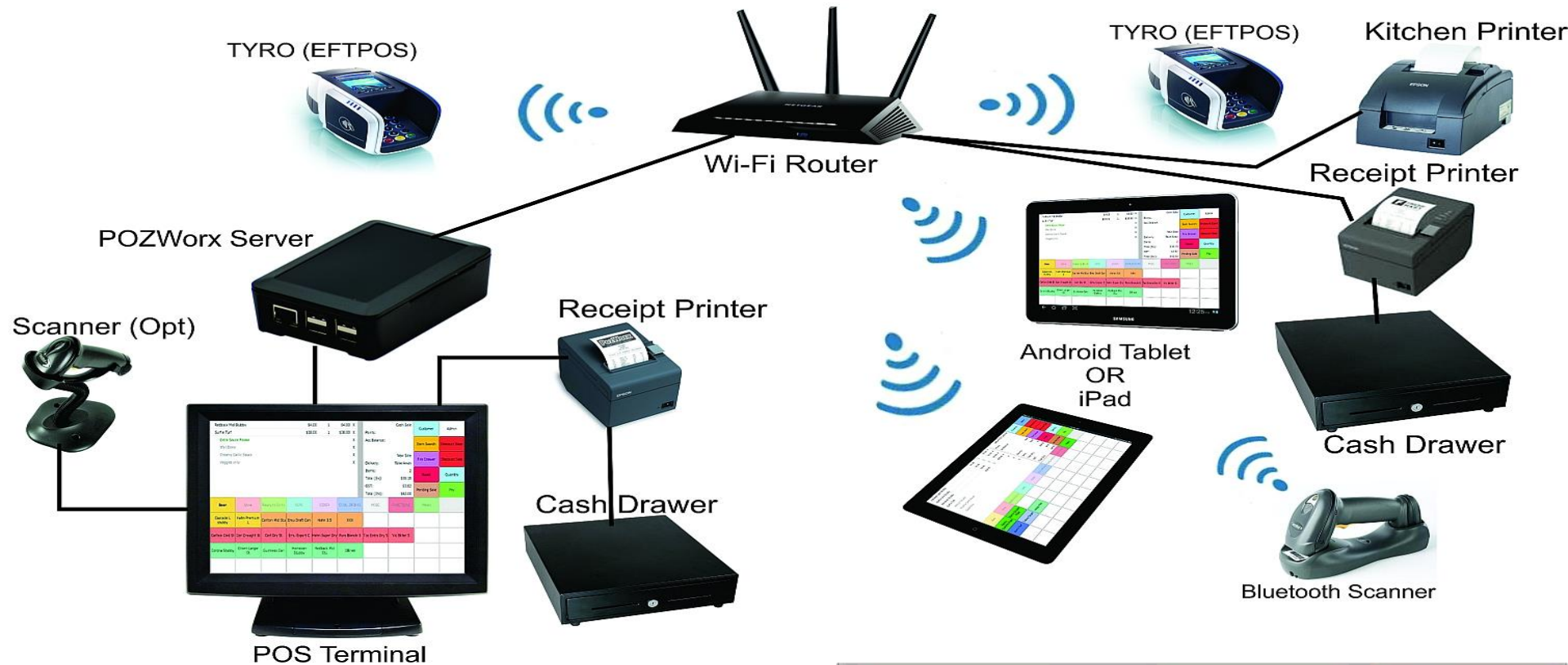


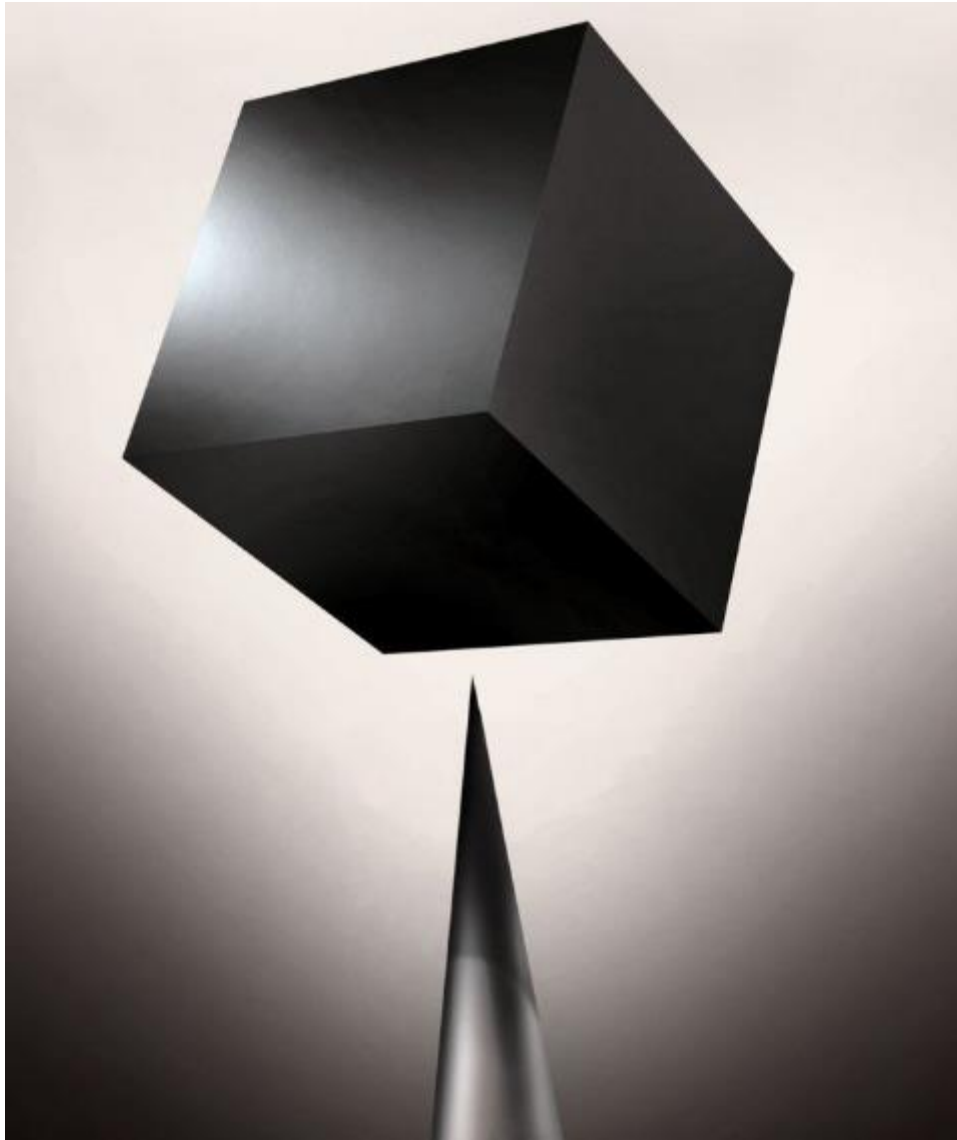
**Collaborate with HR**  
Establish millennials-focused  
talent management

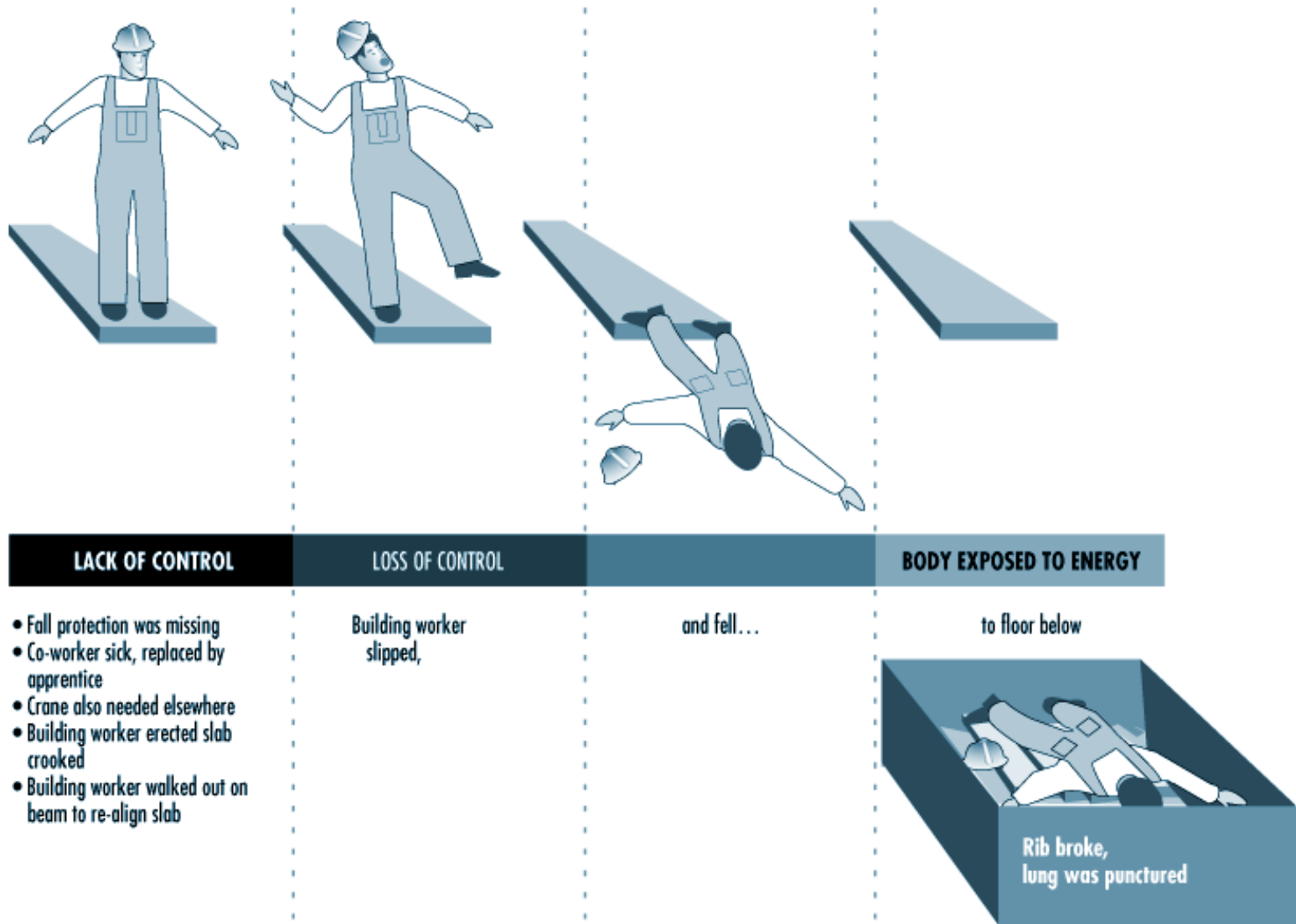


**Embrace outsourcing of  
cybersecurity functions**  
Bridge the talent inadequacy









Source: Kjellén and Hovden 1993.



# CIS Critical Security Controls

1) Inventory of Authorized and Unauthorized Devices

2) Inventory of Authorized and Unauthorized Software

3) Secure Configurations for Hardware and Software

4) Continuous Vulnerability Assessment and Remediation

5) Controlled Use of Administrative Privileges

6) Maintenance, Monitoring and Analysis of Audit Logs

7) Email and Web Browser Protections

8) Malware Defenses

9) Limitation and Control of Network Ports

10) Data Recovery Capability

11) Secure Configurations for Network Devices

12) Boundary Defense

13) Data Protection

14) Controlled Access Based on the Need to Know

15) Wireless Access Control

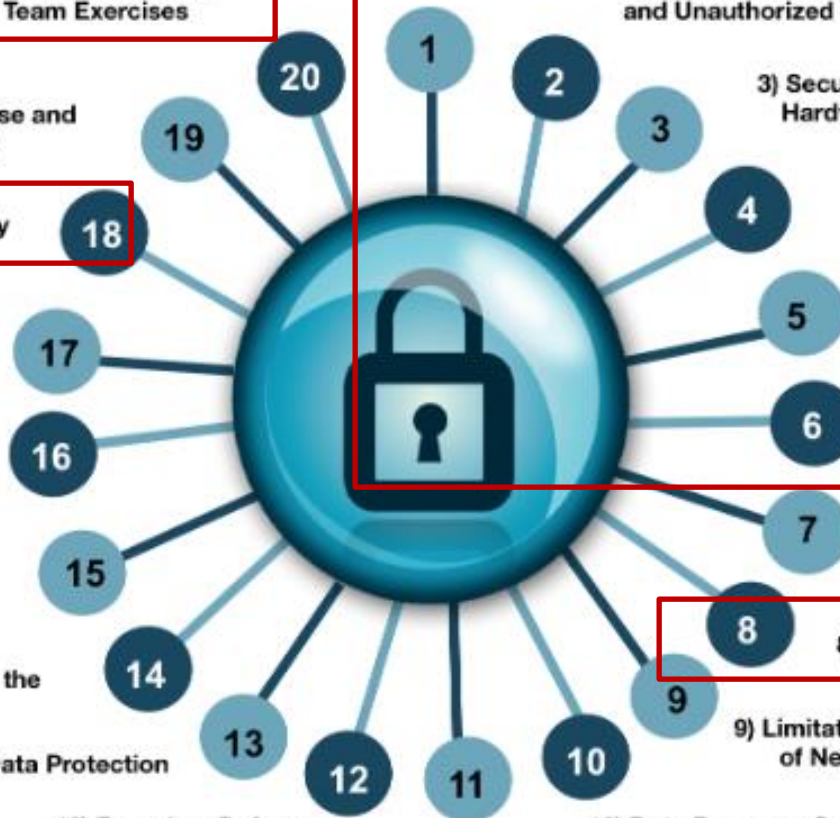
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17) Security Skills Assessment and Appropriate Training to Fill Gaps

18) Application Software Security

19) Incident Response and Management

20) Penetration Tests and Red Team Exercises



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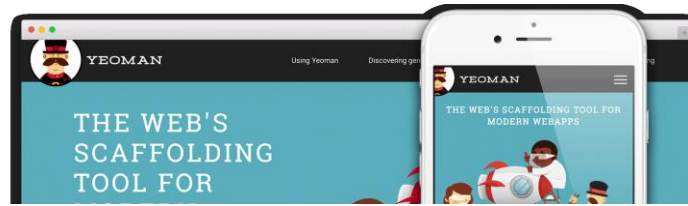
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## Deliver, Service and Support (DSS)

### Manage Business Process Controls

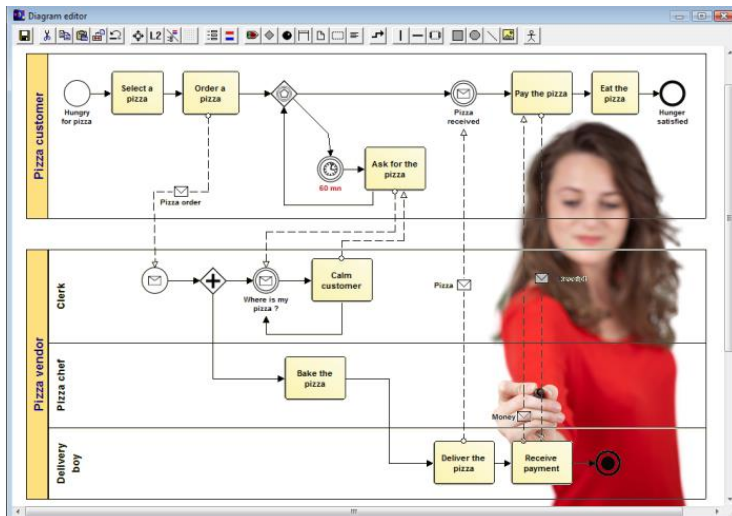
**DSS06 Manage Business Process Controls**

**Process Description**  
 Define and maintain appropriate business processes to be executed and processed by in-house or outsourced business units. Identify the information control requirements. Identify the controls to manage and operate adequate controls to ensure these requirements are satisfied.

**Process Purpose Statement**  
 Maintain information integrity and the security of business processes in the enterprise or outsourced.

## COBIT 5

Key Governance Practice	Board	Chief Executive	Chief Financial	Chief Operating	Business Excellence	Business Process	Strategy Execution	Steering Committee Project Man	Value Management	Chief Risk Officer	Chief Information
<b>DSS06.01 Align control activities embedded in business processes with enterprise objectives.</b>		C	C	C	A	R				I	I
<b>DSS06.02 Control the processing of information.</b>		R	R	R	A	R				I	I
<b>DSS06.03 Manage roles, responsibilities, access privileges and levels of authority.</b>			R		A	R					I
<b>DSS06.04 Manage errors and exceptions.</b>				I	I	A					
<b>DSS06.05 Ensure traceability of information events and accountabilities.</b>					C	A					I



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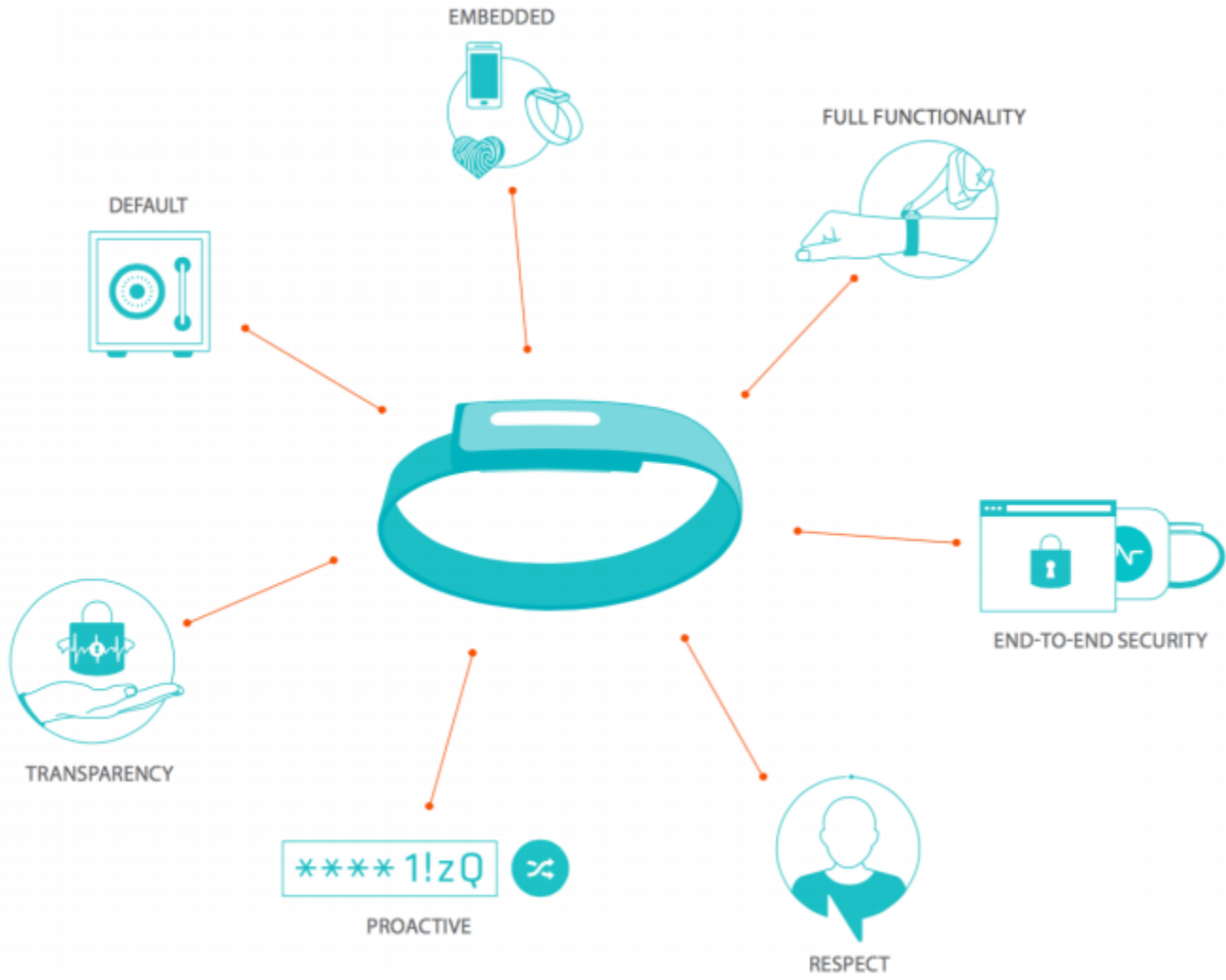
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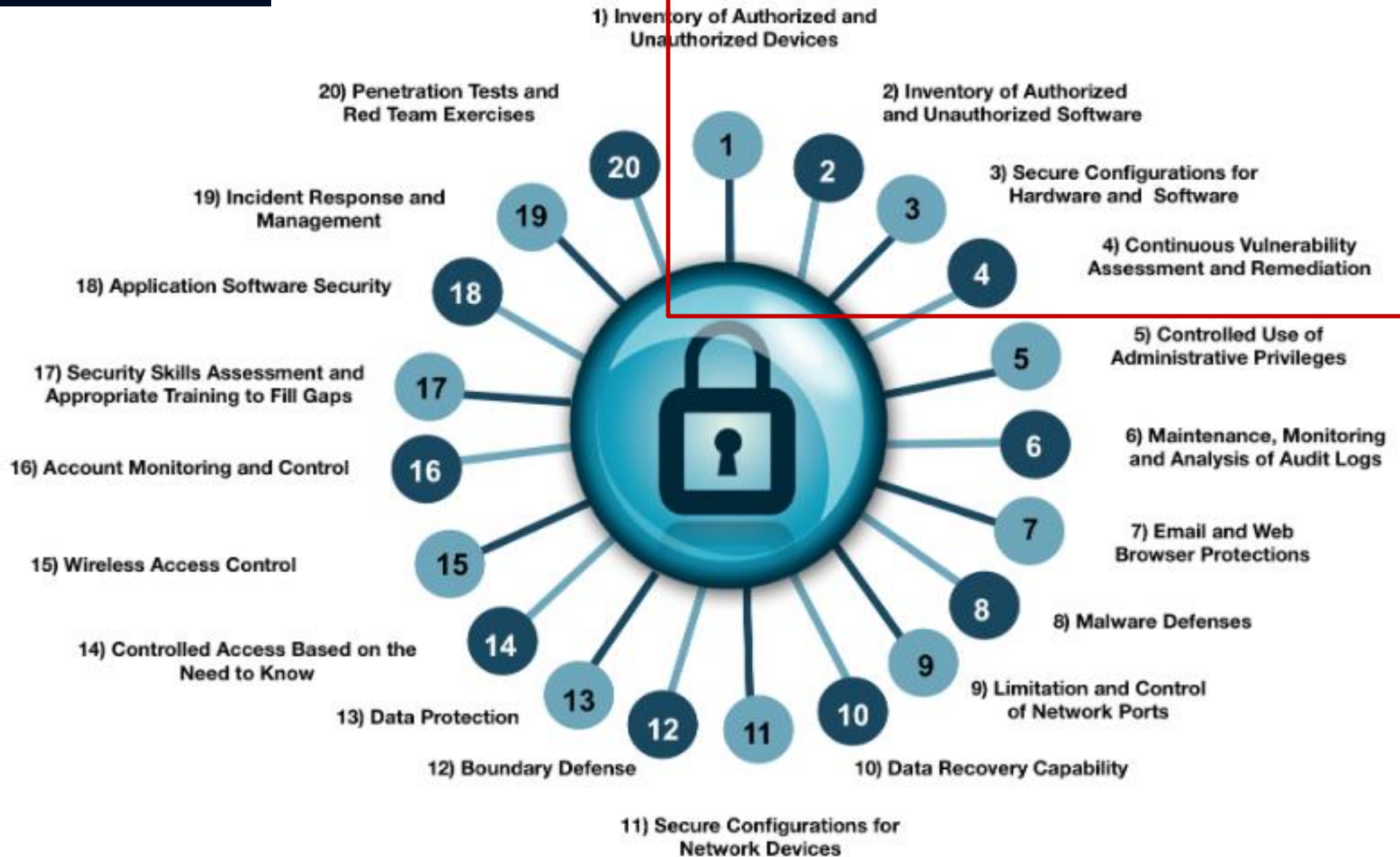




# Multi-Factor Authentication

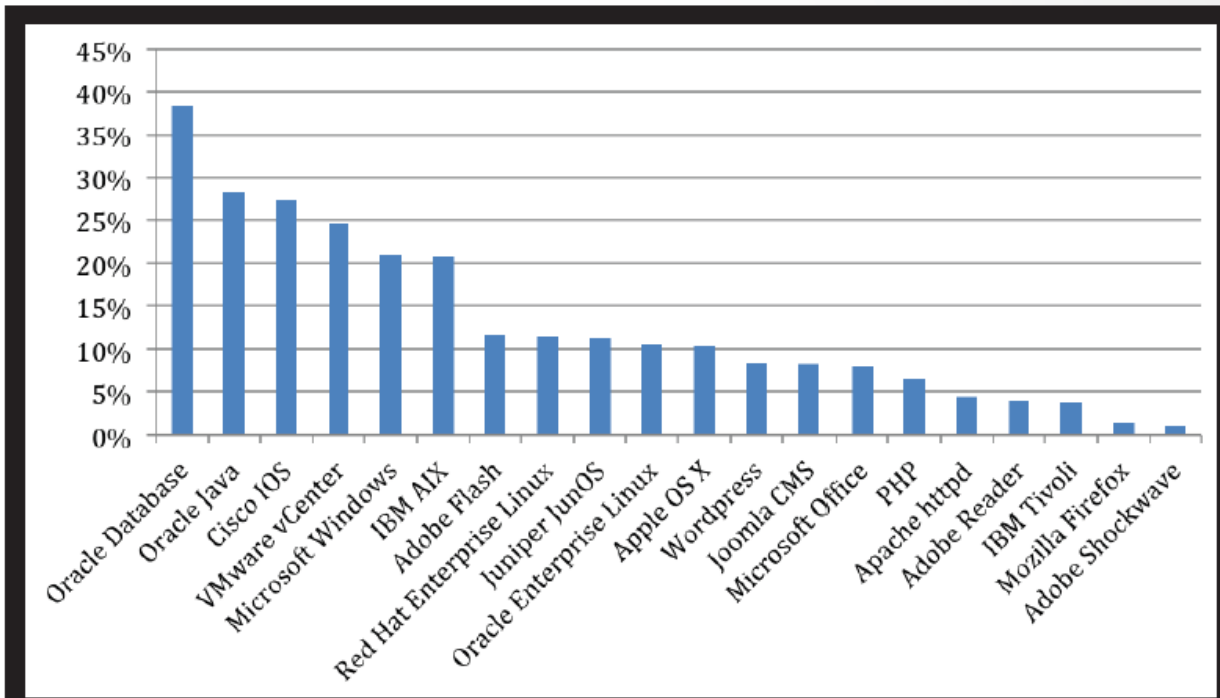


# CIS Critical Security Controls



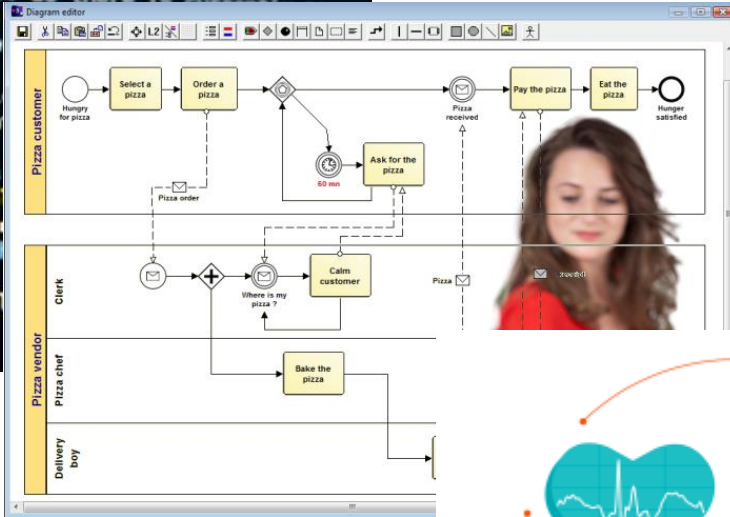
# HARDEN YOUR SYSTEMS PROTECT YOUR DATA

## PATCH FATIGUE



◆ FIG. 3 Rank of platforms by patching difficulty

```
rule_id' => $role_details['id'],
'resource_id' => $resource_details['id']
);
s->rule_exists( $resource_details['id'], $role
$access = false ) {
/ Remove the rule as there is current
details['access'
this->_sql->dele
e {
/ Update the rul
this->_sql->upda
ch( $this->rules
( $details['ro
if ( $access
unset( $t
} else {
$this->ru
}
```



**HARDEN**  
YOUR  
**SYSTEMS**  
**PROTECT**  
YOUR  
**DATA**





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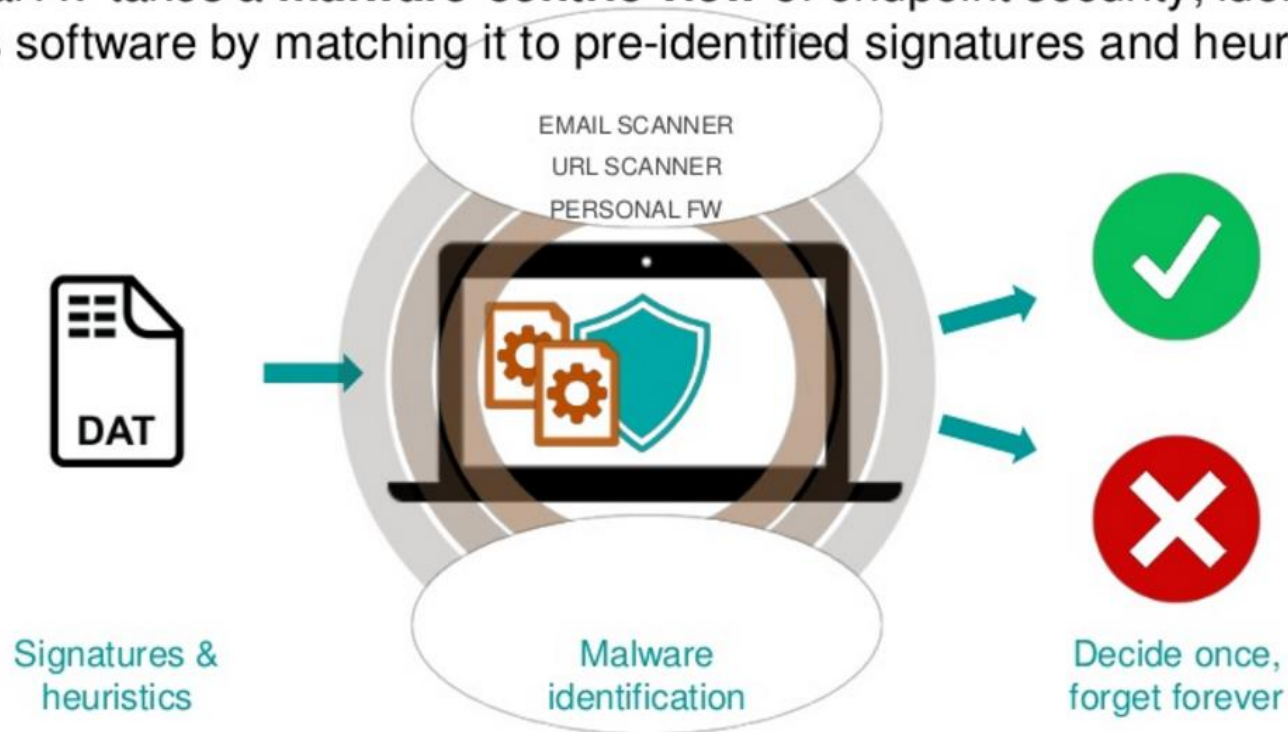
WITHOUT ABS

WITH ABS TWINBAG



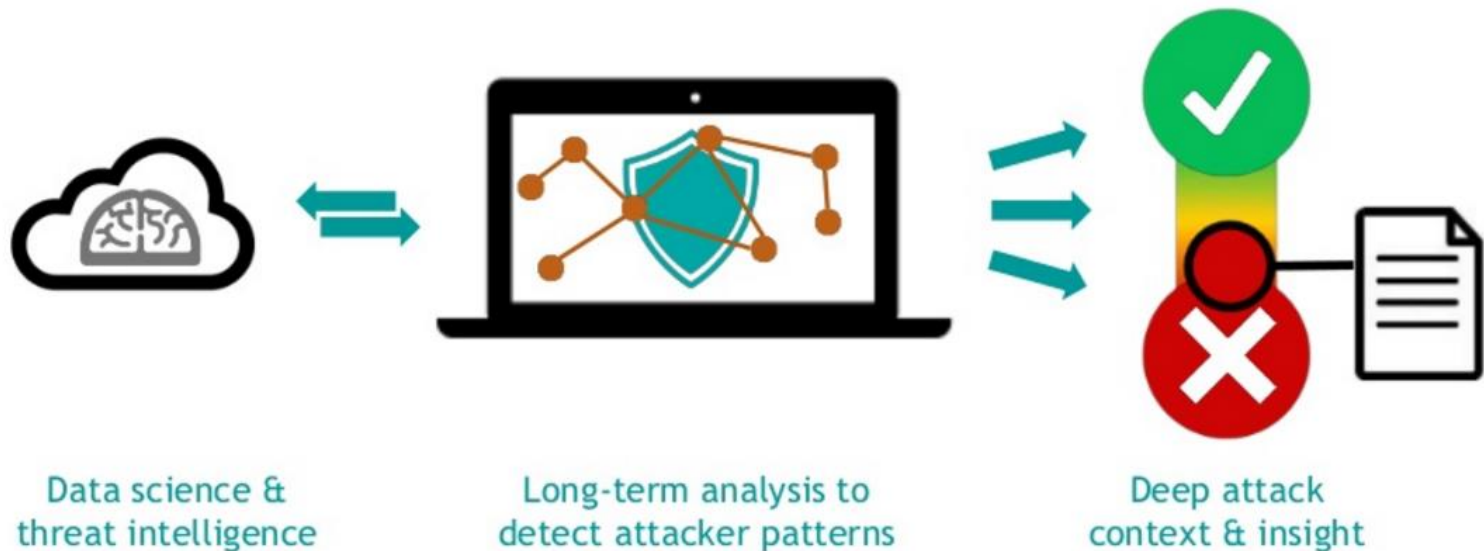
## TRADITIONAL ANTIVIRUS

Traditional AV takes a **malware-centric view** of endpoint security; identifying malicious software by matching it to pre-identified signatures and heuristics.



## NEXT-GENERATION ANTIVIRUS

NGAV takes a **system-centric view of endpoint security**, examining every process on every endpoint to algorithmically detect and block the malicious **tools, tactics, techniques, and procedures** upon which attackers rely.





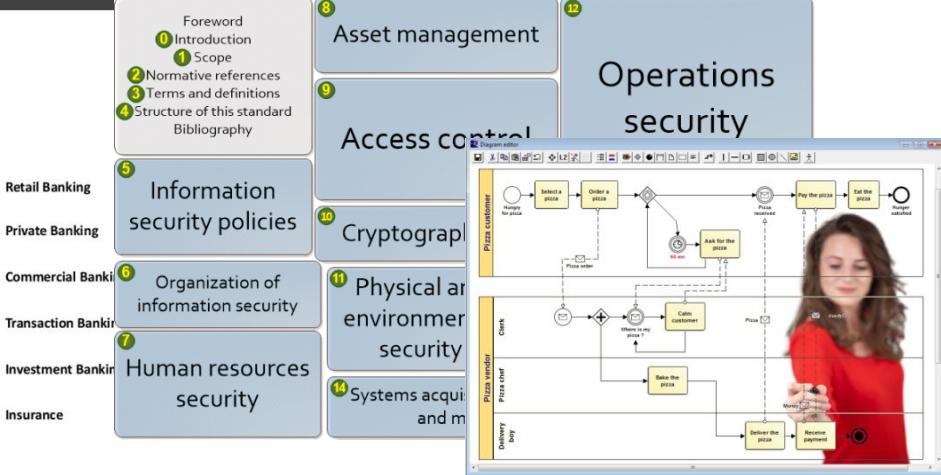
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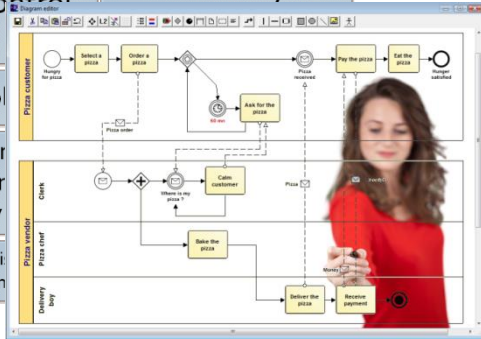


**To Summarize**





Retail Banking  
Private Banking  
Commercial Bank  
Transaction Bank  
Investment Bank  
Insurance



```

role_id == $role_details['id'],
'resource_id' == $resource_details['id'],
);
} else {
    $access = false;
}
}
}

function rule_exists($resource_details['id'], $role_id) {
    $access = false;
    // Remove the rule as there is currently no need
    // for this rule
    $this->sql->delete('acl_rules', $role_id);
}

// Update the rule with the new access value
$this->sql->update('acl_rules', array('access' => $access));

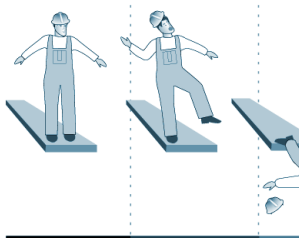
}

function $this->rules($key) {
    $rules = array();
    foreach ($this->rules($key) as $rule) {
        if ($access == false) {
            unset($this->rules[$key]);
        } else {
            $this->rules[$key]['access'] = $access;
        }
    }
}

```



# HARDEN YOUR SYSTEMS PROTECT YOUR DATA



LACK OF CONTROL	LOSS OF CONTROL
<ul style="list-style-type: none"> <li>• Fall protection was missing</li> <li>• Co-worker sick, replaced by apprentice</li> <li>• Crane also needed elsewhere</li> <li>• Building worker erected slab crooked</li> <li>• Building worker walked out on beam to re-align slab</li> </ul>	<p>Building worker slipped,</p>

Source: Kellen and Hodson 1993.



## NEXT-GEN AV: System-Centric vs Malware-Centric



Holistic monitoring of every process over time, whether malicious or not

- File attributes
- File contents
- File heuristics
- Access patterns
- Registry
- Configuration
- Network Activity
- System Calls



Point-in-time identification of malware based on simple rules

- File attributes
- File contents
- File heuristics

