Case Study: National Retail Bank

Executive Summary: By completing a visual privacy audit, a national retail bank was able to identify weak points within the organization, develop a stronger visual privacy policy and better protect against visual hacking.

Organization Overview: Ranking in the top 20 of retail banks with offices throughout the country, its presence is largest in the Midwest. The bank is known for its customer service and commitment to privacy. Unlike other banks that have rapidly grown their online banking business, this bank prides itself on being traditional with a culture of high customer focus.

Business Case: Working within the highly-regulated financial services industry, data security is a top priority. Sensitive, confidential information accessed by employees includes:

• Customer account information

• Credit and debit account information

• Tax records nad IDs

• Mortgage and loan applications

• Credit history

To identify its visual privacy weaknesses, a mock audit was used to see how ready the company would be for a full-scale compliance audit by banking regulators. During the mock audit, it was discovered that teller work spaces could be easily observed by co-workers and banking customers. This included complete visibility of what was displayed on computers.

High-resolution cameras outside the drive-through window area were able to observe computer screens and do what is known as a "screen scrape" of customer account information. Another determined area of concern was the company's self-service kiosks.

The Solution: Following the mock audit, the bank's compliance officer recommended the use of privacy filters as one step to address the visual exposure of customer account information. The compliance officer decided that 3M™ Privacy Filters and other privacy products should be mandatory at every branch, including in areas not accessible by customers. The strategy was to ship the privacy filters to the branch offices with the most customer traffic, as they have been deemed the most vulnerable. The bank also made employees aware of the visual hacking risks identified in the findings of the mock audit.

The Benefits: After the mock audit, the use of 3M™ Privacy Filters significantly increased throughout the company. Their advanced optical technology is helping to protect customer data, keep the company compliant with industry regulations, and keep visual hackers in the dark.

According to the Compliance Officer:

Since the bank has performed the mock assessments, adoption of privacy filters has significantly increased throughout the company, helping to protect customer data and keeping the company compliant with industry regulations.

"I sleep better knowing that the use of the privacy filters is spreading throughout the branches. I have made some unannounced visits to several of the high-traffic branches to observe the use of the privacy filters. While the branches are not 100 percent compliant, I did observe the use of the privacy filters on terminals in the drive-through window and in areas where customers would be able to view employees' computers."

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