

Case study

Affinity Credit Union chooses HP Fortify on Demand



Cloud-based security assessment service for mobile remote deposit capture application

Industry

Financial services

Objective

Help ensure the security of ground-breaking mobile and Web-based banking applications in a fast-paced and dynamic development environment

Approach

Leverage cloud-based HP Fortify on Demand for static, dynamic, and mobile security analysis of critical code

IT matters

- Comprehensive reports that categorize issues and offer suggestions for mitigation
- Broad experience of HP Fortify on Demand auditors helps optimize security coverage

Business matters

- Quick start-up of cloud-based service in support of fast-time-to-market goal
- Helps safeguard Affinity's brand and reputation in the market
- Provides additional level of security for ground-breaking mobile applications to protect credit union members



“We like the fact that there are other people with similar applications in the HP Fortify on Demand ecosystem. That knowledge through the auditing process gets shared as best practices tend to percolate, so we all benefit from it. It should make this entire electronic financial services ecosystem more secure.”

– Atul Varde, SVP and CIO, Affinity Credit Union

Market leader

Affinity Credit Union, based in the province of Saskatchewan, is one of the largest credit unions in Canada with about CAN\$4.5 billion in assets, 140,000 members, and 76 branches. It also is arguably one of the fastest-growing credit unions in Canada. One of the reasons for this success: Affinity is a market leader when it comes to introducing valuable new functionality designed to enhance the experience of its member base.



A case in point was the recent introduction of mobile remote deposit capture, which Affinity pioneered in Canada as part of a credit union consortium. Until this application was launched in mid-2013, members who wished to deposit a check had to go into a physical branch or visit an ATM to do so; now, the transaction can be done in no time at all via Apple iOS and Google Android mobile apps. HP Fortify on Demand helps ensure the security of this critical application set.

“We recently made a significant investment in mobile applications,” says Atul Varde, SVP and CIO at Affinity. “It was important to us, as we did all this development—partly ourselves, and partly through partners—that we were following a really robust process when it came to security. Mobile remote deposit capture was uncharted territory, at least in Canada.”

Although Affinity works with credible and experienced partners, Varde says it is always wise to obtain an independent security assessment once the development effort becomes a release candidate. “That’s when we looked around, did our due diligence, and checked with Gartner,” he continues. “HP Fortify on Demand seemed to fit the bill. We were told that the service has had a lot of experience working with other financial institutions and actually dealing with mobile remote deposit capture in a US context. We felt this would lower the risk for us.”

Cloud-based service

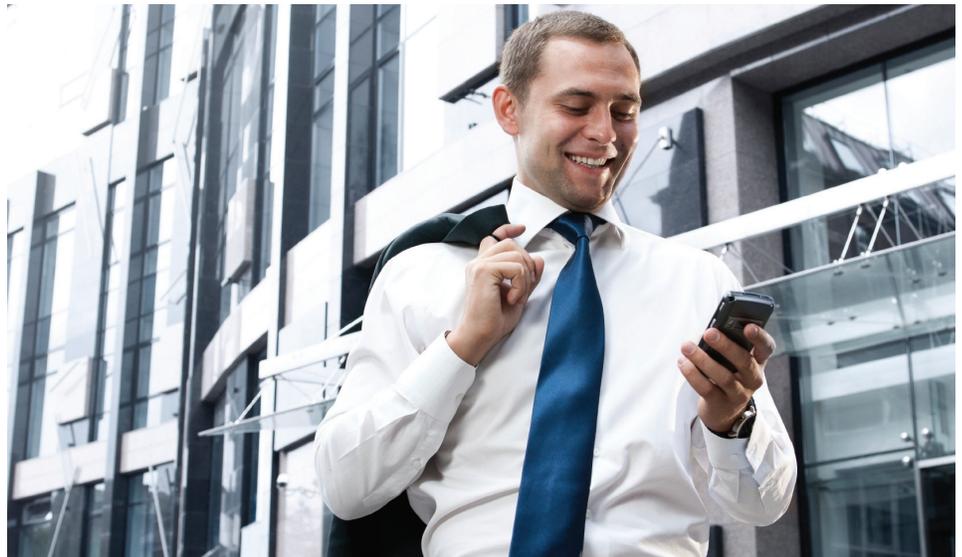
For Varde, the decision between an on-premise solution and the Software as a Service (SaaS) approach was straightforward. Because HP Fortify on Demand auditors perform security assessments for a large number of financial institutions, they are familiar with many different application architectures and problems. “Regardless of how experienced or talented an in-house security person might be, there’s always the chance that he or she may not have been exposed to enough variety in architectures, exploits, and countermeasures,” Varde says. “That’s why we went with the cloud-based approach. Obviously we will continue to validate this assumption as we go forward, but as a starting point, it seems like a sound one.”

Affinity started with the iOS app—officially, the Affinity Mobile app for Apple devices, which runs on supported iPhones and iPads. It was the first development project that the credit union had handled in this manner. A variety of partners built the application, including in-house people; when it was ready, they sent it to HP Fortify on Demand. The process was simple: The code was shipped to the cloud-based service, and the results came back quickly in the form of a report. HP Fortify on Demand reports enumerate and categorize the issues discovered by the auditors, and they also include background commentary on mitigating tactics. From a convenience point of view, and in terms of agile development, Varde rates the process as quite good.

With the iOS application seeing impressive market acceptance, Affinity turned its attention to the Android platform. The mobile application for select Android devices has just been released. Work has also been undertaken on a Blackberry 10 version of the app. The credit union is getting HP Fortify on Demand to help secure its internet banking platform development process as well. As functionality is added, these applications will be put through the Fortify on Demand process again whenever the changes have enough of a security impact.

Fast time to market

Before engaging with HP Fortify on Demand, Affinity relied on an internal process with development and an independent test team for application security. “We did have mobile apps before, but they were not transactional,” explains Varde. “They were essentially ATM, branch, insurance agency, GPS-aware locators, and the like—so the risk there was dramatically lower, because they did not involve financial transactions. For these new mobile applications, the HP Fortify on Demand process gives us an additional degree of independent oversight that we feel is important to protect our membership.”



Securing the electronic financial services ecosystem

Getting started was easy. Continues Varde, “I have to say we were really pleased with how quickly the service was put in place. Once the credit union consortium decided to introduce this functionality to Canada, we were quite keen on getting to market as quickly as possible. And because our consortium was the first to do it, obviously we had to kick a lot of stones out of the way; we didn’t have a script to follow. From the time that we actually chose HP Fortify on Demand to the time the paperwork was completed and the first code got shipped was very short. HP realized the timeline that we were on, and they accommodated that timeline.”

As the first of its kind in Canada, the credit union consortium’s applications received considerable media coverage. “Many of us were interviewed by the media after the launch,” recalls Varde. “As might be expected, a lot of the questions were around security, and I did say publicly that we are quite confident in the process that we followed. At the end of the day, software development is not a perfect science—but you can significantly reduce risk by having a robust process. Especially in emerging technologies like these, where things are changing at a very rapid pace, the sort of independent experience and oversight that HP Fortify on Demand provides makes the whole process more secure.”

Down the road

Affinity will continue to add functionality to its mobile and internet banking channels in response to member needs and market changes. Varde anticipates not only feature enhancements, but also form factor changes. Tablets and smart phones are already out there; two or three years from now, there may be computers with a watch form factor. There will also likely be migration of existing functionality from the Web to more flexible mobile channels; and, of course, the existing platforms are in a constant state of flux. As the market evolves, Affinity will continue to investigate different channels and form factors to enhance the overall experience of its members. HP Fortify on Demand will be an important ally in this ongoing effort.

“We like the fact that there are other people with similar applications in the HP Fortify on Demand ecosystem,” Varde concludes. “That knowledge through the auditing process gets shared as best practices tend to percolate, so we all benefit from it. It should make this entire electronic financial services ecosystem more secure. Having included HP Fortify on Demand in the software development process for some of our electronic channels has definitely made the process more robust and more secure for Affinity Credit Union.”

Customer solution at a glance

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Solution

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