

# STAYING SAFE ONLINE

Whom do you trust to secure your data?



# 117%

## INCREASE IN THE NUMBER OF DATA BREACHES

### WOULD YOU FREELY ADVERTISE YOUR PERSONAL INFORMATION ONLINE?

That is exactly what you do when your bank, favorite social network or online retailer does not take the proper precautions to protect your security and privacy.

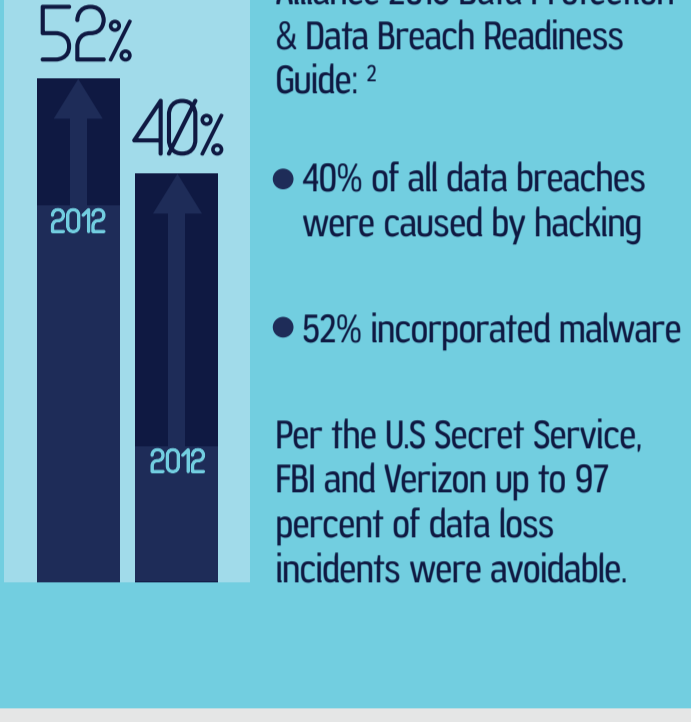
## DATA BREACH



**3 in 4** of

**LEADING ONLINE RETAILERS** and **TOP 100 U.S. BANKS** are **FAILING TO ADOPT** online security & privacy best practices.

### ATTACKS ON THE RISE



### WHERE CAN WE PLACE OUR TRUST? 2013 ONLINE TRUST HONOR ROLL REPORT



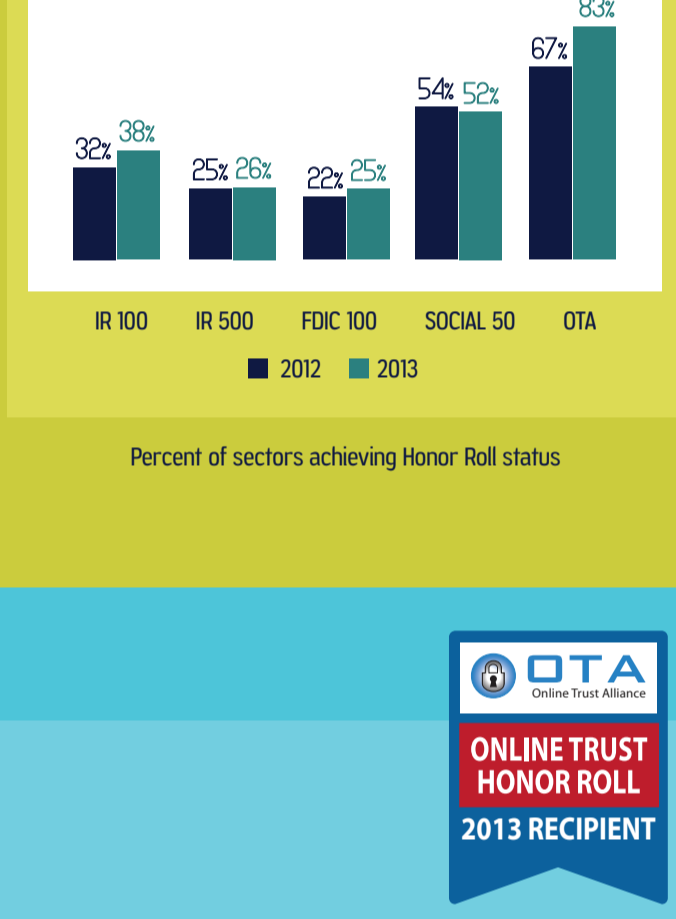
#### CRITERIA

3 Measurement Categories:

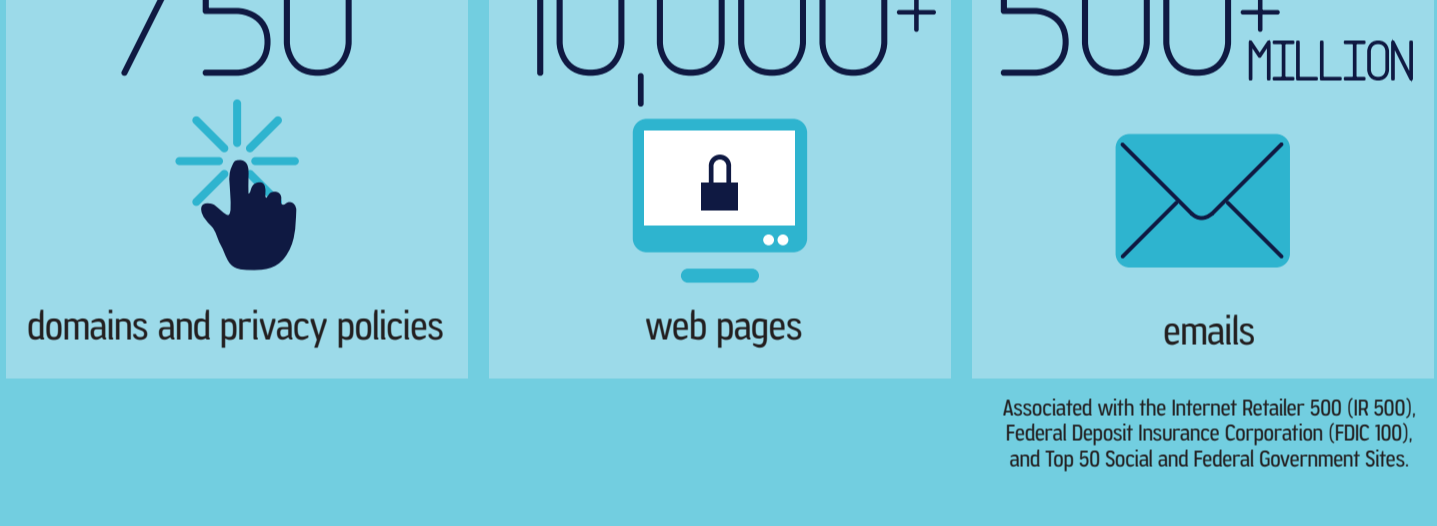
- 1: Site, Server & Infrastructure Security
- 2: Domain, Brand & Consumer Protection
- 3: Data Protection, Privacy & Transparency

The annual Online Trust Honor Roll highlights data protection, privacy and security across the Web while distinguishing companies leading with best practices that protect consumers.

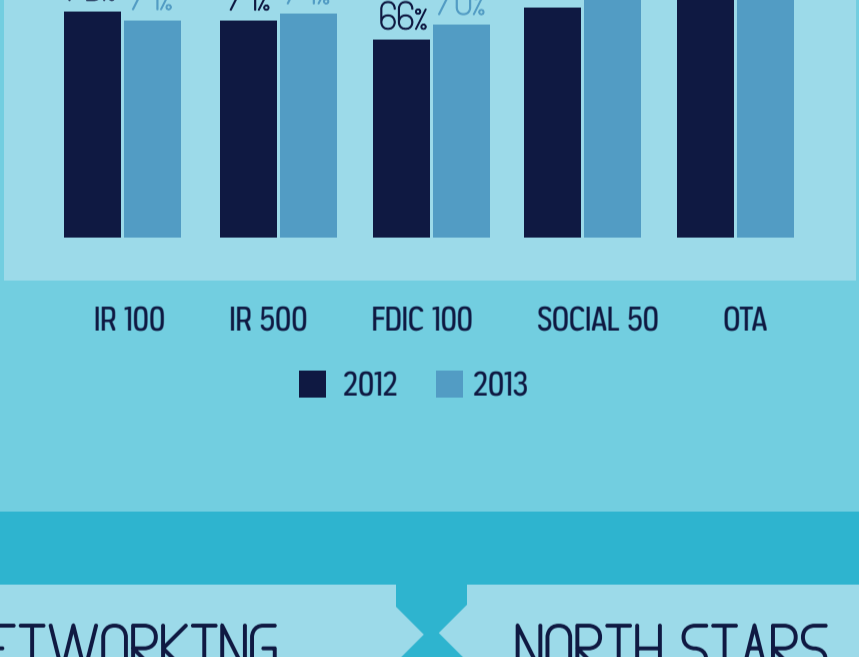
View the full 2013 report to see who has made the grade and learn how to improve your score: <https://otalliance.org/2013HonorRoll.html><sup>3</sup>



### SCOPE OF 2013 HONOR ROLL



### OTA ONLINE TRUST INDEX



### SOCIAL NETWORKING MAKING THE GRADE

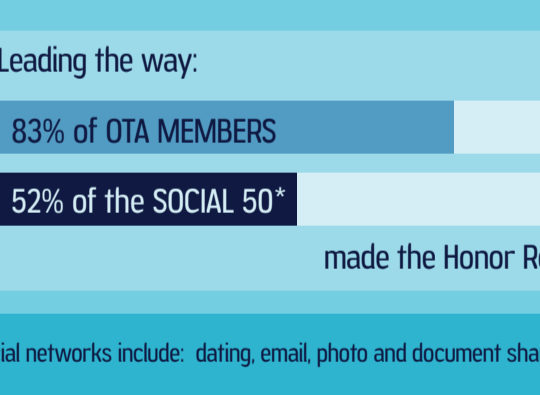
Social networking sites outpaced other sectors 2 to 1 in adopting privacy, data and security best practices.

# 2:1

<https://otalliance.org/2013HonorRoll.html>

### NORTH STARS

#### TOP PERFORMERS

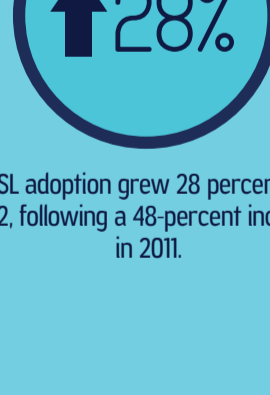
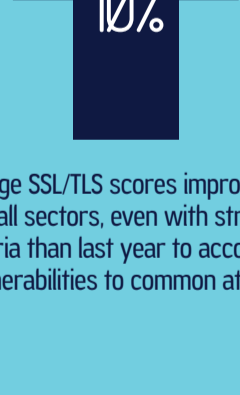


Leading the way:  
**83% of OTA MEMBERS**  
**52% of the SOCIAL 50\***  
 made the Honor Roll.

\* Social networks include: dating, email, photo and document sharing sites.

### ON THE RISE

#### USE OF SSL/TLS AUTHENTICATION AND ENCRYPTION UP



#### E-MAIL AUTHENTICATION

Use of SPF and DKIM up 20% for IR 100 (leading internet retailers), 15% for FDIC 100 (top banks), and doubled for federal government in 2012.

DMARC enjoys 10% adoption overall (with organizations in all sectors asserting a "reject" or "quarantine" policy for email that fails authentication).

#### PRIVACY MORE VALUED

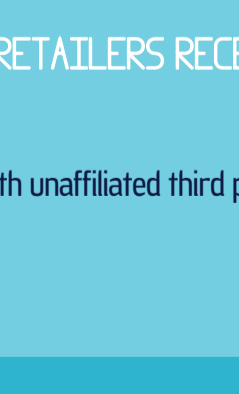
Privacy scores are up across all industries. OTA member companies led the way with an average 83% score, up 5% from 2012 (78%).

### NOT MAKING THE GRADE

#### IS YOUR PRIVACY BEING PROTECTED?

Among companies that **did not** make the 2013 Honor Roll, the lack of privacy provisions stood out. Conversely, the Social 50 had the highest privacy scores among all sectors with an average of 76.2

Companies that did not make the 2013 Honor Roll



**7 IN 10 LEADING BANKS AND HALF OF TOP ONLINE RETAILERS RECEIVED FAILING GRADES IN ONE OR MORE CATEGORIES**

Privacy is a major weakness for FDIC 100 due to: sharing data with unaffiliated third parties and lower overall adoption of email authentication.

### WHAT CAN BE DONE?

#### 10 Steps to Improve and Protect Brand, Privacy and Security:

- Improve SSL implementation score, specifically addressing common vulnerabilities and weak protocol suites.
- Upgrade all certificates to 2048 bit or ECC.
- Upgrade to EV SSL Certificates and consider adopting Always On SSL.
- Implement both SPF and DKIM across all domains and subdomains.
- Publish DMARC Records.
- Adopt OTA's Top 10 Recommendations for business, consumer and brand protection.
- Share privacy policies to ensure third party will not be shared inappropriately and audit all third-party tracking and applications added to the site.
- Review WHOIS information.
- Initiate planning and deployment of DNSSEC.
- Implement a data breach readiness plan.

OTA resources available at: <https://otalliance.org/2013HonorRoll.html>



#### Resources

[1] 2012 Data Breach Overview, sponsored by Risk Based Security and the Open Security Foundation. (published Feb 2013) <http://www.riskbasedsecurity.com/reports/2012-DataBreachQuickView.pdf>

[2] Data Protection & Breach Readiness Guide <https://otalliance.org/breach.html>

[3] OTA Honor Roll Report <https://otalliance.org/2013HonorRoll.html>