

Banking on Zix for Secure Email

Zix® Email Encryption: the gold standard
for securing financial data in email



Who uses Zix?

14,500+ customers including:

- All Federal Financial Institutions Examination Council (FFIEC) regulators
- The U.S. Securities and Exchange Commission (SEC)
- 30% of U.S. banks
- 1,200+ U.S. hospitals
- 30+ Blue Cross Blue Shield (BCBS) organizations

When you're protecting the financial assets of millions of Americans, your key currency is trust.

That's why leading banks and federal regulators, like the Federal Financial Institutions Examination Council (FFIEC) agencies, choose Zix Email Encryption to secure their customers' sensitive financial and personal data.

"Having Zix Email Encryption in place was a way we could guarantee our customers' confidential information was protected," said Barry Birchard, The National Banks of Central Texas' Information Security Officer. "Before we implemented this solution, we were getting privacy questions from customers all the time. Now they can see right away that our email is encrypted and that makes them feel safer."

**"Protecting our clients' information
is our top priority."**

*– Don Morash, Vice President and Information Security Officer
Bank Rhode Island,*

Focus on the Customer – Not Just Compliance

While Zix Email Encryption provide compliance with federal and state regulations by automatically securing all non-public personal information (NPPI), they also offer an added bonus – peace of mind.

"Securing the delivery of information to our customers is a very high priority for us, not only from a legal and regulatory point of view but, more importantly, from the peace of mind it gives to all involved," said Don Smith, STAR Financial Group's Security Information Officer. "We had been receiving email from customers that contained unencrypted confidential information. Thanks to Zix, when we respond, the data gets encrypted. It demonstrates our commitment to taking that extra step to protect our clients' privacy."

Don Morash, Vice President and Information Security Officer for Bank Rhode Island, agrees. "Protecting our clients' information is our top priority. Regardless of the regulations out there surrounding privacy, it just makes good business sense to do that," he said.

The Power of ZixDirectory®

Zix Email Encryption let financial institutions instantly plug into the ZixDirectory, the largest email encryption directory in the world with tens of millions of members and growing at approximately 140,000 new members each week. Once connected, all Zix customers send and receive secure email.

Birchard from The National Banks of Central Texas says the fact that the FFIEC agencies are Zix customers was a key reason he decided to implement the Zix solution. "We communicate regularly with federal regulators, and it's very convenient to be able to do so transparently and securely," he said. "In fact, the other day the Office of the Controller of Currency was in, conducting an IT audit. It made it a lot easier when they realized we were Zix customers too."

Reliable and Easy to Use

For STAR Financial Group, ease of use was a major factor in choosing Zix.

"I wanted an encryption solution...that needed very little investment in human capital and resources

– Don Morash, Vice President and Information Security Officer
Bank Rhode Island,

"We needed a service that our staff and customers didn't have to think twice about – something that would automatically take care of encrypting data," said STAR's Smith. "And the Zix solution, because it is so simple to work with, was the perfect choice. It's fantastic for both the sender and the receiver – they don't have to worry about what's considered sensitive or not. It's just done."

Simplicity and cost effectiveness were the tipping point for Bank Rhode Island's Morash. "I wanted an encryption solution targeted to the financial services market that needed very little investment in human capital and resources to set it up and minimal maintenance after that. Ease of use and installation was key. That's what Zix delivered."

Zix Email Encryption are one of the most important security tools STAR Financial Group uses, says Smith. "It's a product that has become so valuable and necessary to our company that I can't imagine doing business without it. It's a totally transparent exercise. Any email that contains confidential information is encrypted. We take this very seriously."

Morash would like to see more financial institutions embracing Zix Email Encryption. "If everybody were using the Zix solution – if it became the world standard for email encryption – that would be great. Then nobody would have to worry about whether their email is secure."

About Zix

Zix is a trusted leader in email data protection. Zix offers industry-leading email encryption, a unique email data loss prevention (DLP) solution, and an innovative bring your own device (BYOD) email solution to meet your company's data protection and compliance needs.

Zix is trusted by the nation's most influential institutions in healthcare, finance and government for easy-to-use secure email solutions. For more information, visit www.zixcorp.com

Added Confidence with Compliant Email

Although protecting data and relationships is a top priority, banks cannot ignore the feeling of increased pressure from regulators. The Gramm-Leach-Bliley Act of 1999 protects consumers' personal financial information held by financial institutions. Its "Safeguards Rule" requires all financial institutions to design, implement and maintain safeguards to secure confidential data.

The FFIEC released a handbook on information security practices. Regarding encryption, it stated that financial institutions should use encryption to mitigate the use of disclosure or alteration of sensitive information in storage and transit.

All members of the FFIEC, divisions of the U.S. Treasury, the Securities and Exchange Commission and more than 20 state financial regulators understand the risks of unsecure email. They've implemented Zix Email Encryption, and as your bank assesses risks, encrypted email should be a component of your strategy to not only meet compliance standards but protect your customers.