THALES

TAB bank comfortably trucks past PCI DSS compliance with Thales

Founded in 1998, TAB Bank was originally started by parent company, Flying J, Inc. – now FJ Management, Inc. – to serve the financial needs of the $300B US and Canadian trucking industry. It quickly built one of the largest portfolios of trucking relationships and became the leader in transportation-related financing, currently with over $670M in assets and $20M net revenue. TAB Bank has subsequently expanded into other commercial industries by providing a wide range of working capital facilities, equipment financing and deposit products.

Business challenge

TAB Bank desired Payment Card Industry Data Security Standard (PCI DSS) compliance because this certification is an important component for banks. Daryl Belfry, Director of IT for TAB Bank, stated, "PCI DSS requires that all stored cardholder data is encrypted, irrespective of the file type or location. We understood why this is so important but were concerned that it could negatively impact the performance of our whole infrastructure."

Technical challenge

He continued, "We knew that the encryption solution we ultimately selected had to allow us to manage access policies via a simple and intuitive front end. We needed to precisely control how users could access data – such as selectively limiting the copying of files to a removable USB device or local hard drive – as well as being able to implement explicit system policies like encrypting specific archived data."

Solution

Belfry and his staff investigated a number of encryption solutions. "We felt that the user interface and policy management capabilities of the Thales solution were a lot better than the competition," noted Belfry. "We liked the simplicity of the Thales approach and the manageability from an administrator perspective; System Administrators can be configured to allow execution of certain functions, while a Security Officer can be granted a superset of administration access.

TAB *bank*

" The Vormetric Data Security solution is quick and easy to administer while having negligible impact on performance; it's the perfect solution for meeting PCI DSS requirements."

" We are a rapidly expanding and dynamic business, and the flexibility provided by the Thales solution is crucial to the bank: It's a solution that grows with us and allows us to securely maintain our data at all times"

– Daryl Belfry, Director of IT TAB Bank

John Hillas, TAB Bank's Senior Systems Administrator, commented, "The majority of our environment is virtualized using VMware with a virtual desktop infrastructure (VDI) but we also have some separate SQL Server and AIX-based database servers. Thales' coverage of a wide variety of operating systems and infrastructure configurations allowed us to protect our complete environment, making it very attractive to us." "A demonstration of the Thales solution proved that it had minimal impact on infrastructure performance, and we were so impressed we decided a proof of concept would not be necessary."

Thales provides a proven data security solution to enable rapid compliance with multiple aspects of PCI DSS. The Vormetric Data Security Platform delivers industry-leading data encryption and key management capabilities without the need to modify existing infrastructure components. High performance encryption methods ensure negligible impact on transaction throughput and a sophisticated Web-based management console minimizes incremental operational overhead.

Vormetric Data Security Manager appliances were installed in the bank's primary data center in Ogden, Utah and at a disaster recovery facility in Salt Lake City, Utah. "We had a Thales consultant booked for three days onsite," recalled Hillas, "but after the first day we had already achieved everything we needed! The whole implementation process was far more intuitive than we had anticipated."

Results

The decision was made to keep all data, including backups, encrypted by the Thales solution even though the tape archival system provided its own encryption mechanism. Hillas reflected, "We explicitly configured which programs are permitted to decrypt data, so in order to facilitate controlled access to tape-based archive files we needed to know what executable code our backup system software was utilizing." Log files generated from the Thales "learn" mode enabled the capture and identification of the specific application modules that would be granted permission to perform the decryption.

"We love the learn mode capability," enthused Belfry. "It logs user interactions so administrators see how data is being accessed and can then configure our data access policies to take these patterns into consideration." Hillas added, "It's so easy to implement the right policies from the outset."

<div style="background:#00aedb;color:white;padding:1em;">

Business need:

- Becoming PCI DSS compliant

Technology ned:

- Implement comprehensive encryption solution with nominal operational or performance impact

Solution:

- Vormetric Data Security Platform implemented across a diverse environment for online and archived data

Result:

- Key PCI DSS compliance requirements met with no performance impact

</div>

Exceeding expectations

"The Thales solution provides us with all the encryption capabilities we needed to attain PCI DSS compliance," summarized Belfry. "Since going live we've experienced no impact on systems' performance. The Thales appliances work as described and more, and we are delighted with the solution."

About Thales

The people you rely on to protect your privacy rely on Thales to protect their data. When it comes to data security, organizations are faced with an increasing number of decisive moments. Whether the moment is building an encryption strategy, moving to the cloud, or meeting compliance mandates, you can rely on Thales to secure your digital transformation.

Decisive technology for decisive moments.