

TECH EDGE

# BROKER SUMMIT



SEATTLE, WASHINGTON  
AUGUST 18-19





# 10 Things You Need to Know About Data Security

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# Data Breach is Inevitable

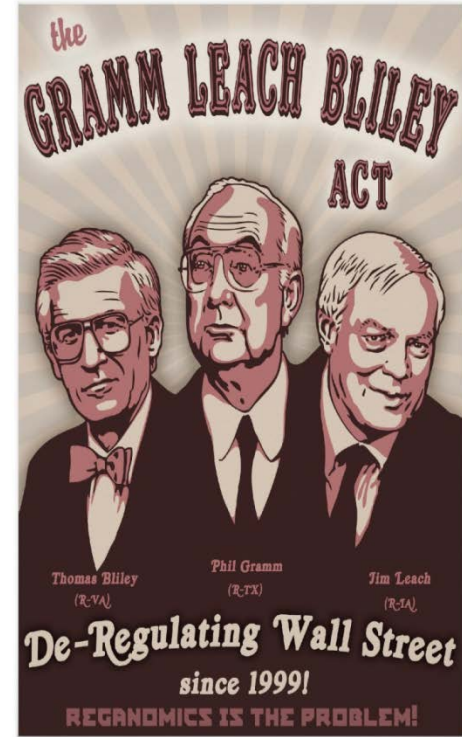
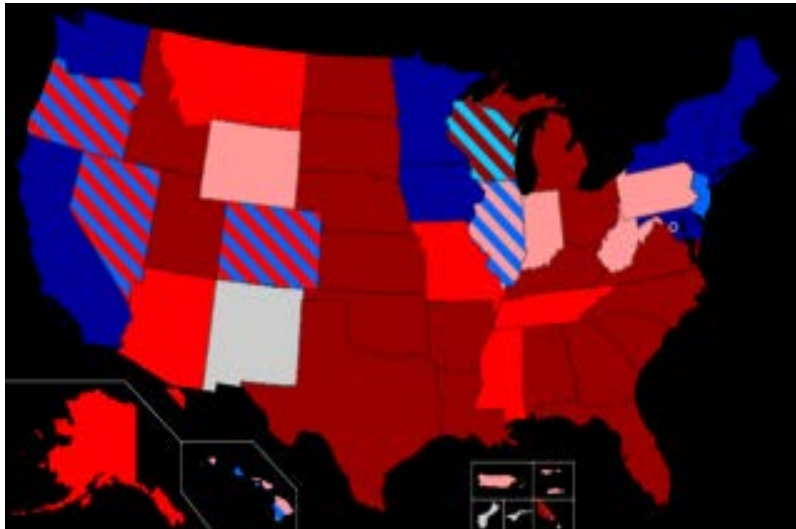


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# Complex Regulatory Environment



Gramm Leach Bliley Act by papagander

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# What Info are You Collecting?

**John Smith** 9151  
 123 Anywhere St.  
 Los Angeles, CA 90000  
 Date \_\_\_\_\_  
 Pay to the Order of \_\_\_\_\_ \$ \_\_\_\_\_ Dollars  
 Memo \_\_\_\_\_  
 ⑆ 1 2 3 4 5 6 7 8 9 ⑆ 0 1 2 3 4 5 6 7 8 9 ⑆ 1 5 1

YOUR 9-DIGIT BANK ABA ROUTING NUMBER

YOUR BANK ACCOUNT NUMBER

CHECK NUMBER \*MAY APPEAR BEFORE ACCOUNT NUMBER (Do not enter)



**RENTAL APPLICATION**

**CALIFORNIA**  
 LICENSE# BIRTH DATE EXPIRES RESTRICTION CLASS  
 CA-1986 12-18-1963 12-18-2015 ANGELINA JOLIE 1st  
**DRIVER'S LICENSE**  
 William Bradley Pitt  
 9150 Wilshire Blvd. #350  
 Beverly Hills, CA 90212  
 SEX HEIGHT WEIGHT HAIR EYES  
 M 6'0" 169 BLONDE BLUE  
 X SIGNATURE *William Bradley Pitt*

Closing: HUD-1 Settlement

0989 Approval No. 2502-0205

**A. Settlement Statement (HUD-1)**

**B. Type of Loan**

1.  FHA 2.  RHS 3.  Conv. Unit. 6. File Number: 7. Loan Number: 8. Mortgage Insurance Case Number:  
 4.  VA 5.  Conv. Ins.

**C. Note:** This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "S" or "I" were paid outside the closing. They are shown here for informational purposes and are not included in the total.

D. Name & Address of Borrower: E. Name & Address of Seller: F. Name & Address of Lender:  
 G. Property Location: H. Settlement Agent: I. Settlement Date:  
 Place of Settlement:

**J. Summary of Borrower's Transaction** **K. Summary of Seller's Transaction**

100. Gross Amount Due from Borrower	400. Gross Amount Due to Seller
101. Contract sales price	401. Contract sales price
102. Personal property	402. Personal property



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# Do You Need Everything You Collect?



- No one can steal what you don't have
- Make certain you have a current business purpose for all info you collect
- Hold on to information only as long as you have a **legitimate** business need.

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# If you Need the Data—Secure It!



- Make sure only the employees/associates who need access to data have it.
  - Control access to databases containing sensitive personal information
  - Locked cabinets for paper files
  - Require secure passwords and authentication
    - Complex/unique passwords
  - Antivirus software
  - Encrypt data during storage and transmission

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# Secure Remote Access to Your Network



- Secure mobile access points—phones, tablets other mobile devices
- Think about 3<sup>rd</sup> party access to your network/data
  - Restrict access to specific IP addresses
  - Grant only temporary/limited access

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# Consider Vendors/Service Providers



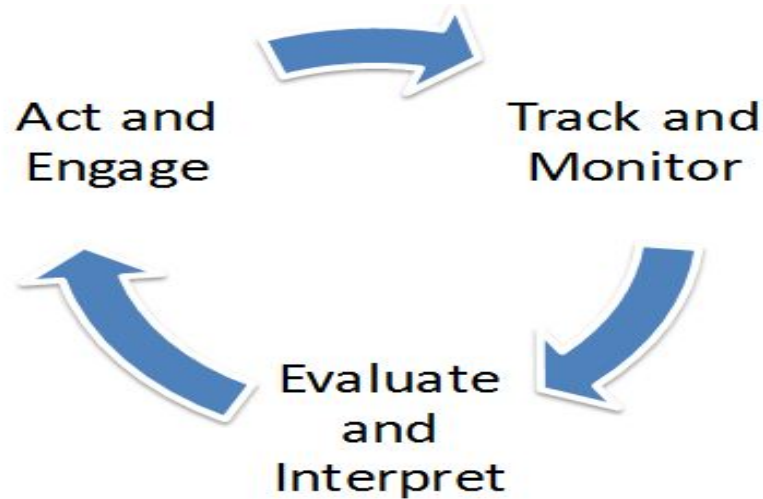
- Insist that appropriate security standards are part of your vendor contracts
- Seek indemnification

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# Security is an Ongoing Process



- Update/patch 3<sup>rd</sup> party software
- Continuously train employees

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# Prepare for a Breach Ahead of Time



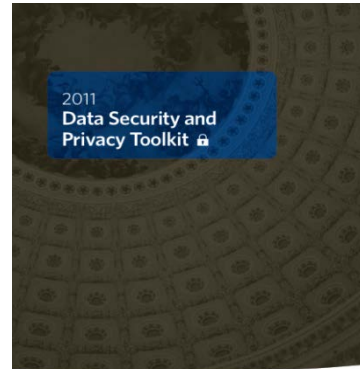
- Identify single point of contact in the case of a breach
- Draft consumer notice
- Consider professionals/consultants necessary
  - IT
  - Legal
  - Media
  - Government Affairs

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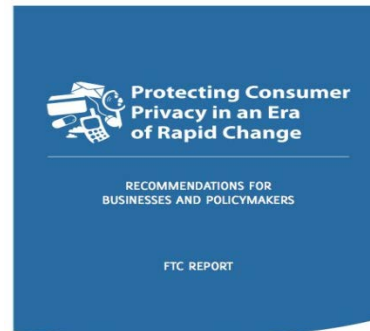


# Resources



 NATIONAL ASSOCIATION OF REALTORS®

- Realtor.org Privacy & Data Security toolkit
- Federal Trade Commission FTC.gov



FEDERAL TRADE COMMISSION | MARCH 2012

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**Thank You**

Melanie Wyne

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@nartech

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