

CiberSeguridad Transformación Digital

June, 2019

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Factores que empujan a mejorar la CiberSeguridad

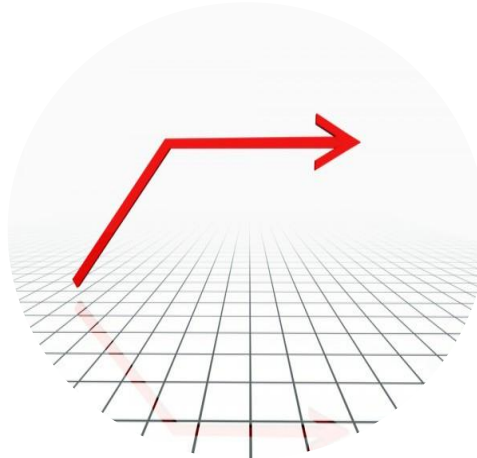
**Evolución de IT &
Transformación Digital**



Regulación de CiberSeguridad



Panorama de Cyber Security



El negocio tracciona

- Open Banking
- Movilidad
- Digitalización de documentos
- Identidad Digital
- Firma Digital
- On Boarding Digital
- Analytics
- Medios de Pago
- Resiliencia

Tecnologías emergentes

- Cloud
- APIs
- IoT
- BlockChain
- Realidad Virtual
- Cognitiva
- Robotica
- Domotica

Panorama de riesgos

Latin America Banking Sector Cyber Security Facts (2016 to 2018)

México

- 27 Organizations, including Banks and Financial Institutions suffered an attack thru the systems SPEI that processes transfers among Banks (2018)
- Uber Mexico was hacked affecting customer from 2 Banks by generating fraud transactions (2017)
- Hackers developed and published rog Mobile Apps of Mexican Bank (2017)

Colombia

- Largest Colombian Bank affected by phishing attack (2016)

Brasil

- Websites of many Brazilian Banks' were "kidnapped" by Hacking Groups (2017)
- Customized "Malware" attacked clients of many Brazilian banks (2016)

Perú

- Anonymous Hacking Group attacked and switched off many Peruvian Banks internet presences (Denial of Service attack) (2018)
- Malware / Ransomware attacked ATMs of a large Peruvian Bank (2018)

Chile

- Main Chilean Bank suffered a multimillion dollars fraud thru a hack (2018)
- 12 Banks affected in a hacking operation focused on credit cards (2018)

Argentina

- 25 de Mayo County was hacked and funds were stolen from it's bank account (2017)
- Customer clients from a Province Argentinean Bank where affected by phishing attacks (2018)



World Economic Forum - The Global Risk Landscape 2018

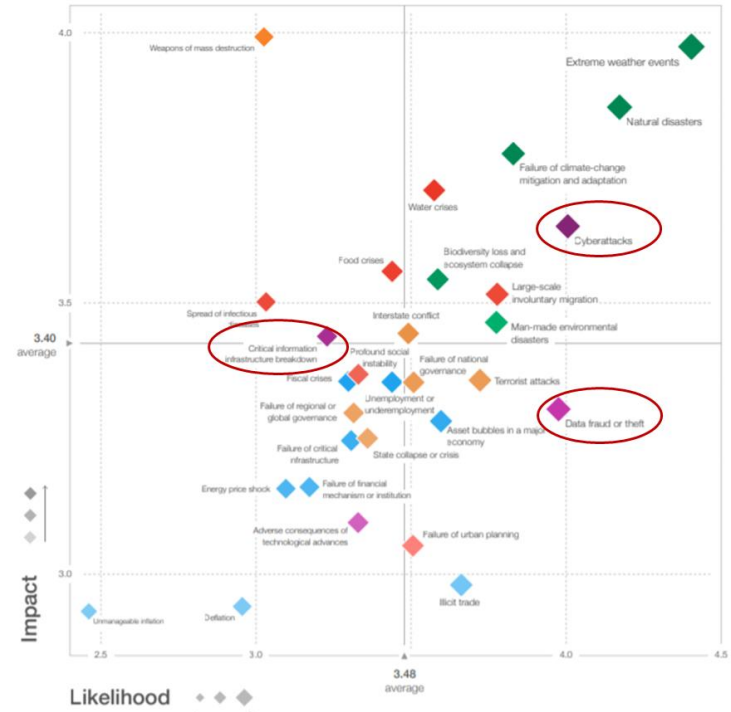
In 2018, Cyber related risk ranked among the top risks, with Extreme Weather and Natural Disasters

Top 10 risks in terms of Likelihood

- 1 Extreme weather events
- 2 Natural disasters
- 3 **Cyberattacks**
- 4 **Data fraud or theft**
- 5 Failure of climate-change mitigation and adaptation
- 6 Large-scale involuntary migration
- 7 Man-made environmental disasters
- 8 Terrorist attacks
- 9 Illicit trade
- 10 Asset bubbles in a major economy

Top 10 risks in terms of Impact

- 1 Weapons of mass destruction
- 2 Extreme weather events
- 3 Natural disasters
- 4 Failure of climate-change mitigation and adaptation
- 5 Water crises
- 6 **Cyberattacks**
- 7 Food crises
- 8 Biodiversity loss and ecosystem collapse
- 9 Large-scale involuntary migration
- 10 Spread of infectious diseases



Source: World Economic Forum Global Risks Perception Survey 2017-2018

Regulaciones en Ciberseguridad

- Directorio responsable por CiberRiesgo
- Estrategia de CiberSeguridad
- Protección de activos en tecnologías emergentes
- Detección y respuesta a incidentes
- Notificación de brechas de Seguridad
- Ecosistema de Seguridad en el sector financiero
- Ciber Inteligencia
- Protección de datos personales (GDPR)

- Banco Central Argentina (principales normas):
 - A-4609, A-5374, A-6017, A-6375, A-6354, A-6684: Expansión de entidades financieras y Requisitos mínimos de gestión, implementación y control de los riesgos relacionados con tecnología informática.
 - B-11847 Comunicación de incidentes de Tecnología y Sistemas
- **Otros organismos del sector:** Adhieren a estándares internacionales o plataformas de control.
- **Leyes:** Privacidad – Delitos informáticos, Estrategia Nacional de CiberSeguridad y legislación relacionada.
- **Específicas:** Programa de seguridad SWIFT
- **Requerimientos de terceros:** Otros players con necesidades propias efectúan Due Diligences en materia de CiberSeguridad

Gracias

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