

A TALE OF TRANSFORMATION AT AN OREGON CREDIT UNION



A MODERN CONUNDRUM

"I had a password change on Friday and now it's Monday. I can't remember it,"

"I had a password change right before I went on vacation, can you change it again?"

Nestled in the scenic beauty of Oregon lies a well-established credit union facing a common challenge. As a credit union, operating in one of the most heavily regulated sectors, it was grappling with the complex task of adhering to the highest level of cybersecurity standards while meeting strict compliance and policy requirements. The dawn of the digital era had brought along the ever-looming threat of cyber breaches, and existing measures were becoming increasingly inadequate.

Credit unions are no strangers to stringent rules and regulations. With mandates for cybersecurity insurance, compliance with federal policies, and the ever-watchful eye of auditors, they find themselves in a delicate balance of innovation and conformity.

For this Oregon credit union, these regulations were more than just guidelines; they were the defining principles of operation. Nonetheless, as time advanced, bygone framework recommendations, like time-based password resets, were becoming a hurdle that made them inefficient and vulnerable to modern password attacks.

BREAKING FREE FROM THE CYCLE

The password reset cycle had become a relentless task. Everyday users would call with issues around their password. The helpdesk heard statements like, "I had a password change on Friday and now it's Monday. I can't remember it," and "I had a password change right before I went on vacation, can you change it again?" It was more than wasted time, but an annoyance for the helpdesk and the user. Behind this disruption was a perplexing scenario- the system was not just inefficient; it was also not up to the latest recommendations of NIST.

With NIST 800-63b compliance as the goal, the leadership at the credit union knew they had to break free from the traditional approach. The search began for a solution that would not only streamline their security but enhance it.

Enzoic for Active Directory emerged as the leap forward they were seeking. With its promise of Dark Web monitoring for compromised credentials and exposure-based automated password resets, it was the answer they had been longing for.

The transition to Enzoic for Active Directory was a turning point. The helpdesk breathed a sigh of relief as periodic resets became a thing of the past. Security was not just improved; it was modernized. Compliance with NIST 800-63b was achieved with ease, and the credit union found itself ahead of the curve, not just fulfilling mandates but leading the way.

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AUDITORS' APPROVAL

The NCUA auditors' arrival was met with anticipation, not anxiety. Their probing questions were answered with confidence as the Enzoic system was shown to them. The auditors' were skeptical at first, but praised the update in password management. The success was not just in meeting the regulations but in transcending legacy recommendations. Since Enzoic was continuously monitoring the Dark Web for compromised credentials in line with NIST recommendations, the security team no longer had to enforce time-based password resets.

Today, this credit union stands as a testament to what can be achieved when innovation meets compliance. No longer bound by periodic resets, it has saved time, freed up vital resources, and prevented all instances of account takeover.

The heavily regulated environment, once a challenge, has become a stage where they showcase their commitment to excellence. Cybersecurity insurance mandates and federal policies are no longer constraints but aspects of a well-crafted strategy.

A LESSON FOR THE INDUSTRY

The story of this credit union is more than a tale of transformation. It is an inspiring saga of how a credit union in a heavily regulated sector embraced innovation without losing sight of its core values and responsibilities.

Their success with Enzoic for Active Directory is a beacon for others navigating the intricate world of regulations and digital threats. It's a story that resonates with leaders, IT professionals, and regulators alike, affirming that compliance and efficiency can indeed walk hand in hand.

