

About R. Kinney Williams

With forty years of banking and regulatory experience, including more than twenty years as a bank examiner for the states of Missouri and Texas, R. Kinney Williams brings to the IT security process a unique understanding of the special requirements placed on financial institutions by examiners.



Williams founded R. Kinney Williams & Associates in 1980 to help financial institutions with their lending operations and examination issues. His external loan review operation and web site auditing services were the first in the country.

An Internet user since 1991, Williams has presented Internet banking and Internet/networking security seminars to the ABA, CSBS, FFIEC, NCUA, bank examiners and Internet banking providers.

Williams is a Certified Information Security Manager recognized by the Information Systems Audit and Control Association, and a Certified Financial Examiner recognized by the Society of Financial Examiners.

Member of the:

Society of Financial Examiners (SOFE)

The Institute of Internal Auditors (IIA)


Association of Credit Union Internal Auditors (ACUI)

Information Systems Audit & Control Association (ISACA)

About the associates

Our Associates are trained professionals dedicated to ensuring our IT security services meet your requirements and that your IT security complies with regulatory guidelines and best practices.

NETWORK SECURITY AUDITS

 **R. Kinney Williams & Associates**
5704 71st Street
Lubbock, Texas 79424

VISTA penetration studies for financial institutions.

Keeping your financial institution secure:

- 1) R. Kinney Williams has accrued over 40 years experience auditing financial institutions, including more than 20 years experience as an examiner. We certainly understand the ins and outs of your computer operation as it applies to the financial industry.
- 2) We are professional IT auditors who work only for financial institutions. Other auditing companies and IT professionals may work for clients in any number of diverse industries. Consequently, they may not understand the unique regulatory issues that a financial institution faces every day.
- 3) As professional auditors, we do not sell any hardware or software, nor do we partner with any other company. This gives us the independence to provide unbiased opinions and recommendations.
- 4) We provide the complete, independent testing services required by best practices and your examiners. Our web site and Internet security audits exceed regulatory requirements.
- 5) We never charge for consultation. As the publisher of the weekly "Internet Banking News," we stay current with regulator's IT security guidelines.



Yennik, Inc. d/b/a
R. KINNEY WILLIAMS & ASSOCIATES
5704 71st Street
Lubbock, Texas 79424

Office - 806-798-7119

Toll Free - 800-920-7119

E-mail - Examiner@yennik.com

Home page - www.yennik.com

WEB SITE AUDITS

The **FFIEC, FDIC, OCC, OTS, NCUA, and FRB** require that financial institution web sites comply with consumer compliance, advertising, weblinking, notification and other federal regulations. A web site audit by R. Kinney Williams & Associates will help ensure your site is in compliance with FFIEC interagency guidelines for the Internet.

With years of examining experience, we have developed the unmatched understanding of Federal regulations necessary to properly conduct a web site audit. In fact, our audits routinely address more than 17 regulations and 130 issues. Initial audit and monitoring of your financial institution's web site will be conducted from our corporate office via the Internet.

 **Financial Web Site Audit by
R. Kinney Williams & Associates**

When we monitor your site periodically and it is in compliance, you will be authorized to place our Financial Web Site Audit© seal on your home page, demonstrating to visitors that you are concerned about the accuracy of your site's contents.

Find more information at
www.bankwebsiteaudits.com

US BANKS ON THE INTERNET AT:

www.thecommunitybanker.com/bank_links

CREDIT UNIONS ON THE INTERNET AT:

www.thecommunitybanker.com/cu_links

INTERNAL-VISTA PENETRATION STUDY

With the Gramm-Leach-Bliley and the regulator's information technology (IT) security concerns, it is imperative to take a professional auditor's approach to testing your internal connections to the network, which translates into the need to conduct a thorough penetration-vulnerability test of your internal computer operations.

We send you the pre-programmed internal scanner box that you connect to your network like a workstation. Since R. Kinney Williams & Associates controls the scanner box programming and testing, we provide the independent testing required by the regulators.



The internal penetration-vulnerability test meets the independent security testing requirements of the **FDIC, OCC, OTS, FRB, and NCUA** as outlined in the Information Security booklet. The requirement states in part "High-risk systems should be subject to an independent diagnostic test at least once a year." If your institution is hosting your web site and email operation, your IT operation would be considered "high-risk."

The penetration-vulnerability test focuses on your network from an internal hacker's perspective to identify vulnerabilities that will allow a hacker to infiltrate and possibly control your computer operation.

Unlike most of the IT security testing companies, we do NOT sell hardware or software. We are professional IT auditors. We are not in competition with your contracted IT professionals. Many outsourced IT professionals refer our services to their clients because we are an independent IT auditing company that can provide the required independence necessary for penetration-vulnerability testing.

EXTERNAL-VISTA PENETRATION STUDY

The **FFIEC, FDIC, OCC, OTS, NCUA and FRB** require financial institutions to perform "independent diagnostic tests" which include penetration testing. As independent IS auditors, this is exactly what we provide.

The external VISTA penetration study is a scan over the Internet to your network to determine if any known vulnerabilities exist that would allow a hacker to obtain information about your IT operation and permit access to your computer systems.

We test over 65,000 ports for more than 3,700 known vulnerabilities. Institutions in 40 states have commissioned our Internet security audit, protecting them from the dangers of unauthorized access, complying with regulatory and bonding company requirements, and helping to ensure adherence to IT security best practices and the Gramm-Leach-Biley Act.

Our audit utilizes nationally-recognized penetration tools that are updated daily with newly-recognized vulnerabilities. After the audit, your Board of Directors will receive an audit letter that presents the penetration study results in non-technical terms.

Find more information at
www.internetbankingaudits.com

PROFESSIONAL FEES

For web site audits and VISTA testing, we email our invoice with the initial assignment, which is payable upon receipt. If for some reason you are not completely satisfied with our services, you will owe us nothing.

For information:
Please call Kinney Williams at 800-920-7119