

Tough questions
are a shortcut to
easy decisions.

A guide to talking to
suppliers about security.

WageWorks
everyone benefits®



If you're interviewing Consumer-Directed Benefits providers, and you're questioning their ability to secure your employees' most sensitive data, here's what to ask:



1

Can the vendor in question describe—and demonstrate—**their security program and the standards on which it's based?**

What you're really asking here is whether or not the vendor has a comprehensive security program, or if it's an add-on, ad hoc afterthought. You should find out if they're following standards set by groups such as the National Institute of Standards and Technologies (NIST) or the International Organization for Standardization (ISO). This will help you determine if their program adheres to a best-practice set of controls and policies, or if they're simply making things up. When they have a standard to measure up to, they're more likely to be thorough.

2

Can the vendor describe and, again, *demonstrate* their business continuity and disaster recovery program and the standards on which it's built?

Without business continuity and disaster recovery plans, how resilient is their system? What redundant controls do they have in place to prevent the whole thing from going down? Will this vendor be up and running when you need them, and how will they protect and retrieve your information if they're not? These are critical questions to consider, because it's impossible to guarantee that a system will always be stable.



3

Who owns the data your vendor uses to support you?

Do they use that data for anything beyond the contract?

You need to trust that your partner protects your data, so you'll want to know if they're taking full responsibility as secure custodians of your information, or if they're farming it out to other vendors. Essentially, you need to be confident that they're not using your data for purposes other than your specific benefits program.



4

How do they protect your data when storing it?

How do they protect it when sending it?

Whether your data is in a file folder, on SharePoint, on the network, in an email or on a USB drive, you need the highest level of encryption possible. Look for a vendor who deploys the latest data technologies and who is consistently and significantly investing in data-protection protocols. They need to be evolving with the industry and actively defending against data breaches. If they're not doing all they can to utilize and advance data protection technologies, you don't want to work with them.

5

What is the vendor's data loss prevention philosophy and depth?

How do they approach data loss prevention? Do they have a plan to monitor it? Make sure the vendors you talk to have processes and protocols in place to lock down employees and servers—and that their tools are always on and always watching for data loss in real time.





6

Are they consistently testing their data recovery and business continuity processes? **Will they let you participate and will they give you a business impact analysis (BIA)?**

When it comes to data recovery and business continuity plans, you need to know the plan works. The vendor you select should conduct annual tests on all production systems and critical back-office systems to make sure they can support you in the event of a disruption.

Similarly, conducting a BIA helps vendors prioritize your key systems, so they know what to reboot first to get you back up and running. The vendor you want will need this information, not only to meet their contractual and regulatory requirements, but to ensure your most important systems are available. This is all about testing, and the right vendor will conduct recovery drills and exercise their controls to make sure they—and you—can recover from an incident.



7

In the case of a true breach, does your vendor have a plan and the capability to respond? **Who have they contracted with for help?**

If there's ever a breach, what will they do? What *can* they do? Ask them if they have a plan in place and, if so, how often they evaluate it. Ask them if they have contracts with the best forensics and legal companies in the business—companies who'll immediately assess and resolve the issue, then help the vendor recover. If they're not partnering with the top people in the industry to protect you from breaches, contain risks/incidents and recover quickly, they're not the vendor for you.

8

Will your vendor supply the qualifications of their security personnel?

They should be hiring industry-certified professionals, and they should be able to prove it. Moreover, they should be proud to prove it. Make sure your vendor (and those you're interviewing) are willing and able to provide a detailed list of security personnel, so you can see the depth and breadth of their team.



9

Will the vendor share the third-party tools and relationships they use to facilitate their program?

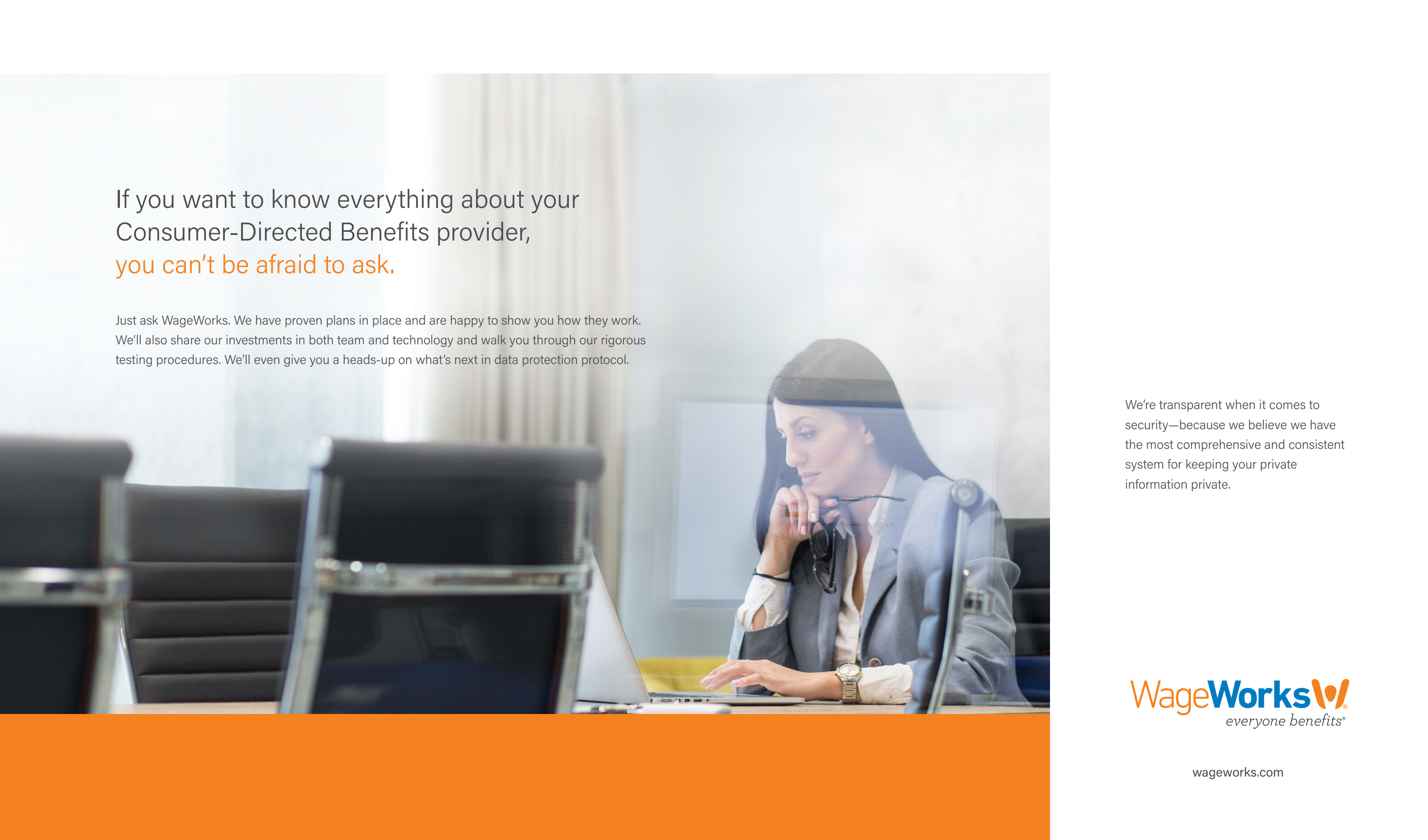
Make sure your chosen vendor discloses the systems and tools they use to manage both data and security—everything from CRM systems like Salesforce to hosting services like Microsoft Azure—so you know the technology being used to take care of your information.

10

Has the vendor ever had a reportable breach?

This is the biggest question of all. And if they've had a breach, how did they handle it? What makes them confident it won't happen again? Mistakes happen, but you need to know they've learned from them and have a plan to prevent them. Look for a vendor who has relationships with high-standard organizations, like financial institutions or government agencies. That's an indication that they're ready to work at the level you need.





If you want to know everything about your
Consumer-Directed Benefits provider,
you can't be afraid to ask.

Just ask WageWorks. We have proven plans in place and are happy to show you how they work. We'll also share our investments in both team and technology and walk you through our rigorous testing procedures. We'll even give you a heads-up on what's next in data protection protocol.

We're transparent when it comes to security—because we believe we have the most comprehensive and consistent system for keeping your private information private.

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