



**Detack GmbH**

**Costin Enache  
Co-Founder & Lead Auditor**

Costin has over ten years of experience in IT security auditing and vulnerability assessment of financial institutions, state organizations and industrial enterprises. He has been working as a senior security consultant and auditor on the international scene by providing consulting for securing banking, cash processing centres and networks for the past decade.

He possesses the technical and organizational security knowledge required for the complete coverage of the different types of services required in the information technology security sector. The accumulated experience, based on thousands of research, auditing and consulting hours, performed for clients active in the most diverse areas and using various types of IT infrastructures and applications, gives him the necessary background for offering top quality, highly customized services.

His core expertise is in security auditing and vulnerability assessment of ATM and POS solutions as well as classic banking, e-banking and online trading systems.

In the particular field of cash and payment systems security, including ATM / POS systems and networks, he provides auditing and consulting services for the computing, automation and communication components – embedded computers for ATMs, ATM networks, transaction processing and authorization, processing centre / clearing centre services security, card safety, etc., independently of the hardware vendor and application software running on the ATM or POS systems and transaction processing centre.

In the field of financial systems security, he provides auditing and consulting for core banking environments, online banking – classic, custom protocols (HBCI, EBICS, etc.), enterprise banking systems, from both the external (Internet, VPN) and internal (bank or remote branch) perspectives.

Besides financial systems, Costin provides similar services for various types of security sensitive institutions and enterprises, such as state institutions, large companies (e.g. ministries, healthcare, insurance companies, energy & fuel suppliers) as well as companies in various industry fields (automotive, transportation, airlines, airport operators, trade fairs, etc.).

His expertise covers a broad range of technical environments and IT platforms, such as IBM mainframe and mid-range systems, UNIX systems and more common Microsoft Windows based systems as well as specialized application frameworks such as SAP, database environments, etc.

## Core Competences

- Vulnerability assessment and manual security auditing of banking, ATM and POS systems
- Security assessments of internal networks, IBM mainframe & midrange UNIX / Windows environments, SAP and other enterprise environments
- Security auditing and testing for custom applications and subsequently providing consulting for resolving safety issues
- Risk review and assessment for complex IT landscapes
- Development of custom IT safety solutions for ATM networks, finding the most secure solution for complex ATM environments
- Improving the security level of financial, cash processing and payment services by researching security improvement solutions for the IT components
- Development of custom single sign-on and multi factor authentication solutions with broad coverage, including banking environments
- IT security policy review and security policy development, as well as policy implementation specification (procedures) building, based on custom requirements for medium and high security environments
- Product security research, reverse engineering and identification of vendor security flaws or backdoors hidden by developers of opportunistic attackers
- Determination of IT security requirements in complex, multi-national environments and based on them, the definition of trust zones and hierarchical trust system comprising such trust zones
- Definition of an IT security concept and its implementation guidelines and methods when a security trust system is already established
- Consulting in the area of personnel requirements for developing, maintaining and enforcing IT security measures
- Focused consulting in the design of high risk areas and selection of security components (DMZ areas design, firewall architecture, application segregation based on trust level, etc.)
- Potential and / or real intrusion follow-up assistance, combined if necessary with forensic analysis

## Education & Professional Associations

- Polytechnic University of Bucharest
- CRISC Certified (ISACA)
- ATMIA Certified Consultant
- Member of ISACA, DSAG, ATMIA

## Selected Key Achievements

### **Major Bank Data Centre #1**

ATM / POS operator services security audit, entire perimeter + all online banking & trading applications (PIN/TAN, HBCI, web & mobile), various web portals, ISP Services, rating services, payment systems, VPN services + IBM zSeries security, ISP. Size: ~770 banks

### **Major Bank Data Centre #2**

Online personalization system (OPT) of POS & ATM terminals. Host systems security, entire perimeter + all online banking & trading Applications (PIN/TAN, HBCI, web & mobile, corporate banking), various web portals & ISP services. Size: ~230 banks

### **Financial Services – Automotive #1**

Online banking, B2B and B2C platforms for leasing, dealers & auctioning, standard infrastructure & perimeter security.

### **Financial Services – Automotive #2**

Online banking applications (telephone, OTP tokens & smartcard based) plus dealer / auctioning systems, standard infrastructure & perimeter security. Size: ~650 employees

### **International Real Estate Bank**

Multiple B2B platforms / worldwide. Size: ~2.000 employees

### **2 Top 5 German Banking Groups**

Various banking and B2B systems, various international offices and their applications; key infrastructure components auditing.

### **Top 10 Savings and Loan Bank**

Online banking / trading systems, internal audits, terminal Services, entire perimeter. Size: ~1.600 employees

### **White Label Trading Bank #1**

Various fat clients plus web / mobile based broking systems, perimeter security, internal security audits (LAN, DMZ, Windows domain), security policy review. Size: ~110 banks / broking houses

### **White Label Trading Bank #2**

Web / mobile based broking systems, perimeter security.

### **300+ Years Old Private Bank**

Various online banking and asset management systems, virtualization & storage audits, SSO mechanisms, B2B and B2C applications, perimeter security, firewall analysis. Size: ~800 employees

## **High Security Data Centre – Financial / Tax / Legal & Accounting Services**

IBM zSeries security, software development framework security, internal LAN / Microsoft infrastructure security, virtualization, B2B, client portal applications, training systems, databases. Size: ~6.000 employees

## **2 Data Centres / Large Insurance Companies**

IBM zSeries & pSeries security, internal LAN Microsoft infrastructure security, virtualization, B2B, B2C applications, DBMS, SAP environment. Size / total: ~10.000 employees

## **National Telco – High Security Data Centre**

VOIP, B2B, B2C, billing and customer management applications, security infrastructure. Size: ~20.000 employees

## **Major Airline Daughter / Credit Card Issuer**

Online flight booking for corporations, B2B, B2C applications, SSO, interfaces to online banking systems, credit rating, etc. Size: ~900 employees

## **National Credit Rating & Scoring Agency**

B2B, B2C applications – web and mobile, perimeter security. Size: ~800 employees

### ***The selected achievements represent:***

- *10 years of experience in the financial industry*
- *Operators of 40.000+ ATMs, self-service terminals and POS systems;*
- *Clients serving 2.000+ individual banks – coop, savings, private banks – for core banking, online banking, automated cash processing terminals;*
- *Clients services 150+ banks for online brokerage, investment and foreign exchange;*
- *National telecommunication enterprise;*
- *15 + insurance companies of all kinds in Europe;*
- *Three automotive financial services companies representing at least 30% of all cars manufactured worldwide;*
- *Credit card processing / travel management of a major international airline.*