



Lloyds TSB Group

Business continuity and the risk of confidential information being distributed at random by a virus are major concerns in the financial sector. So too is the possibility of viruses destabilising the computer network, where resulting loss of transaction time can be extremely costly. Recognising these serious risks, the Lloyds TSB Group has complemented its anti-virus strategy by subscribing to MessageLabs fully-managed Anti-Virus service, with its 100% guarantee of virus-free email.

Lloyds TSB Group is one of Europe's leading banking organisations - indeed it is only one of a handful of Triple A-rated banks in the world. With operations in 27 countries, it has more than 16 million customers in geographically-dispersed locations across the world, and 80,000 employees.

The group has grown both organically and by acquisition and brings together a number of well-known brand names including Cheltenham & Gloucester, Scottish Widows and the National Bank of New Zealand.

A 10% increase in total revenue and an improved efficiency ratio accounted for an annual operating profit of £4.5 billion in 2001.

We see MessageLabs as an important additional component to our existing security strategy. Our investment in the MessageLabs Anti-Virus service continues to demonstrate Lloyds TSB's commitment to security.

Bob Spencer
Head of IT Security & Risk
Lloyds TSB Group

Banking on MessageLabs Anti-Virus service protection

As Head of IT Security and Risk for Lloyds TSB Group, Bob Spencer's principal focus is to protect Lloyds TSB's brand and reputation. With 120 people working for him, he heads up one of the largest security and risk departments of any financial services business in Europe. His team is spread across a number of locations - including Edinburgh, Manchester, Andover, Brighton, Gloucester, Geneva and several sites in London. "As in most businesses, email has become an essential medium of communication for our operations," says Bob. "The growth in our use of electronic messaging has been phenomenal. Three years ago I used to receive about five emails a day. Now I get up to 80. We've come to rely on it absolutely."

"The threats to security are ever-increasing and my job is to minimise the risks in whatever way possible. My view is that, in any major financial services business, you just cannot afford to get your anti-virus protection wrong. We have a highly complex computing and communications environment, with in excess of 500 mail servers. My team manages more than 80 firewalls - and that's just a small number of those we have across the group - and we have 80,000 desktops. We need to ensure that our communications infrastructure remains secure."

Implications of a virus outbreak would be colossal

"There's no doubt that the cost implications of a virus outbreak would be colossal, especially if it affected our call-centres and online banking services. Even if there wasn't a business outage, there would still be a huge amount of internal disruption."

Lloyds TSB's anti-virus strategy begins with the assertion that viruses should be seen as a long-term risk, not a short-term threat. As a key component in the group's overriding operational security strategy, anti-virus protection is focused across multiple levels.

"Even though we now have MessageLabs scanning all our email at the Internet level, there's no way I would switch off our existing protection at desktop and server level," says Bob. "The MessageLabs Anti-Virus service gives us an additional layer of protection by filtering out the viruses external to our operations. They stop anything nasty before it gets to us, which gives us additional confidence."

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"So MessageLabs has become an important part of our strategy. An added bonus is that by outsourcing the MessageLabs Anti-Virus service we can free up internal resources - and the regular InSight statistics we receive help us to monitor email usage."

Lloyds TSB carried out a thorough technical evaluation of the service, in terms of ease of implementation and global support through to resiliency of service and record of new virus detection.

"MessageLabs confidently told us that, if we trialed the service for a month, they were sure we'd never want to switch it off," says Bob. "And that's exactly what happened. Having tested MessageLabs Anti-Virus service on just one domain initially, we've been adding more and more ever since. We're currently up to 59 domains."

No damage to the group's systems

Since signing up for the service, the InSight statistics show that Lloyds TSB Group has received about 7.5m emails (at the time of writing) and of those 39,600 were carrying viruses. As a result of early notification the virus infected emails have not caused any serious damage to the group's systems.

Says Bob: "MessageLabs gives us something more - a level of protection that we didn't have before. And that makes me feel a lot more comfortable. In everything I do, I have to be sure that our 80,000 staff, our 16 million customers, the regulators and the auditors are more than happy with what we're doing."

MessageLabs Enterprise Sales Director, David McHattie, comments: "It's very encouraging that Lloyds TSB Group can trust MessageLabs to prevent viruses and inappropriate emails at the Internet perimeter. Lloyds TSB security team is responsible for protecting more than 80,000 employees, operating out of 27 countries, providing over 300 IT systems and services across the group, so to outsource this very important Internet security piece to MessageLabs really is a 'belt and braces' operation."

"Lloyds TSB Group draws comfort from protection at the desktop and server gateways, but the main benefit of MessageLabs is that we prevent any malicious emails coming in to that environment. Complete perimeter protection is the only way to be sure that your business is proofed against the effects of virus attack. Just ask Lloyds TSB!"