

## Vormetric Solution Summary

- Non-Public Personal Information protection for GLBA section 501(b)
- Database encryption for the Web-based REALTrans application
- Transparent Integration with no programming required



*“Security of our customers’ information is our highest concern. Our technology is used by the nation’s leading mortgage and real-estate companies that collectively originated 40% of all mortgages last year. Security and reliability are paramount, since we are protecting their customer relationships, as well as our own.”*

*Dale Pickford  
CIO, Ocwen Financial Corporation*

## Regulatory Compliance: The Need to Encrypt & Protect Sensitive Information at Ocwen

Founded in 1997 as a subsidiary of Ocwen Financial Corporation, Ocwen Technology Xchange (OTX) is one of the top technology vendors serving the mortgage and real estate industries. OTX has created advanced e-commerce and software solutions that automate time-consuming mortgage and real estate processes, thereby enabling their customers to increase operating efficiencies, reduce overall costs and enhance revenue streams. However, even more important is the security of customer information OTX provides its partners — leading mortgage and real estate companies — throughout the world.

In recent years, solving Gramm-Leach-Bliley Act (GLBA) information protection requirements, especially as delineated in section 501(b) of that law, has been a leading security driver for financial services companies. For OTX, GLBA compliance brought forward the need to further protect the Ocwen REALTrans business-to-business information exchange and the regulated non-public personal information (NPI) it maintains. REALTrans is a Web-based, e-marketplace application that facilitates electronic ordering of real estate products and services, such as title insurance, appraisals, Broker Price Opinions [BPOs] and real property data, from the largest network of vendors available in the US. REALTrans’ integrated client base includes hundreds of leading financial institutions that utilize the REALTrans order system. To comply with GLBA requirements, OTX was faced with the challenge of finding a security implementation that strongly protected customer NPI while minimizing any impact on business operations.

## Vormetric’s Data Security Expert Solution Provides Cost-Effective Compliance

A major factor OTX had to consider when reviewing solutions was the ‘total cost of ownership’ of the security implementation, as well as the performance impact on IT operations. After evaluating alternative solutions, including column encryption, OTX decided to purchase Vormetric’s Data Security Expert Solution. Data Security Expert met all of OTX’s security needs, including high-speed encryption of sensitive data in an OLTP database, without the implementation, performance and management issues associated with alternative solutions. Unlike the alternative approaches, Data Security Expert’s highly transparent design allowed OTX’s data storage environment to be quickly secured without rewriting any application software.

The Data Security Expert solution secures approximately one million mortgage-related orders per month for insurance, appraisals and property data, solving GLBA information protection requirements and earning the “Protected by Vormetric” logo. With Data Security Expert, REALTrans provides high-performance access to highly sensitive information while protecting customer privacy and critical information assets.

## About Ocwen Technology Xchange Inc.

Ocwen Technology Xchange Inc. provides customer focused business solutions for the real estate finance industry by providing superior business process expertise supported by technology.



## About Vormetric

Vormetric is a leading provider of solutions for protecting enterprise information from unauthorized access or theft. Founded in 2001, Vormetric is a privately held company with headquarters in Santa Clara, California.

## For more information

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