



Financial Cybercrime Task Force of Kentucky

Risk Advisory Bulletin

April 14, 2014

Bulletin Reference # B0414-01

Subject: Microsoft Discontinues Support for Windows XP Operating Systems

The DFI's Financial Cybercrime Task Force of Kentucky (FCTFK) issues this Bulletin to the financial services industry in Kentucky related to risks associated with continuing to run Windows XP.

Background: On April 8, 2014, Microsoft ended support for the Windows XP operating system. Microsoft no longer provides security updates or technical support for Windows XP. Devices running Windows XP after this date are at risk as Microsoft will no longer issue patches to fix newly discovered security flaws.

Recommendations: Institutions should assess the potential risks that may threaten the confidentiality, integrity, and availability of information systems associated with continued use of Windows XP and implement appropriate mitigating controls. Institutions should:

1. Replace Windows XP on all devices with a currently supported operating system, or
2. Disconnect any device that will continue to run Windows XP from the Internet and isolate it from the institution's internal network.

Additionally, cyberattacks originating from an external device running Windows XP are a possibility; therefore, institutions should also:

1. Block staff and volunteers who remotely access the institution's computer network using a Virtual Private Network (VPN) via a computer running Windows XP;
2. Ensure proper online banking authentication is in place to prevent possible fraud by attackers who have gained improper access to a Windows XP computer;

3. Ensure employees use caution when accepting information, data, or documents that were created or stored on an external computer, especially via a thumb drive or other storage device; and
4. Verify that third-party service providers have properly addressed the Windows XP concern, including ATM vendors. Management needs to determine that vendors with whom the institution shares customer non-public personal information have appropriately addressed this issue to prevent unauthorized access and loss of the information entrusted to them.

Further information about the end of support for Windows XP, as well as how to migrate from Windows XP, can be found on Microsoft's website at:

<https://www.microsoft.com/en-us/windows/enterprise/end-of-support.aspx>

If you have any questions regarding this Bulletin, please contact dfi.reporting@ky.gov.

The Financial Cybercrime Task Force of Kentucky is a proactive, internal work group of DFI that focuses on best practice guidance and warnings for the financial services industry and its customers. The Task Force's goal is to identify and address emerging threats in cybercrime and security and to protect the integrity of the Kentucky financial system.

DFI, <http://kfi.ky.gov>, is an agency in the Public Protection Cabinet. For more than 100 years it has supervised the financial services industry by examining, chartering, licensing and registering various financial institutions, securities firms and professionals operating in Kentucky. DFI's mission is to serve Kentucky residents and protect their financial interests by maintaining a stable financial industry, continuing effective and efficient regulatory oversight, promoting consumer confidence, and encouraging economic opportunities.