Professional Certificate in Cybersecurity for Fintech

Cybersecurity Fundamentals

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Cybersecurity fundamentals are the foundational concepts and principles that form the basis of protecting information systems, networks, and data from cyber threats and attacks. Understanding these fundamentals is crucial for professionals in the cybersecurity field to develop effective strategies and measures to safeguard digital assets.

Cybersecurity

Cybersecurity refers to the practice of protecting information systems, networks, and data from cyber threats such as hackers, malware, and other malicious actors. It encompasses a range of technologies, processes, and practices designed to ensure the confidentiality, integrity, and availability of digital assets.

Information Security

Information security is the process of protecting information from unauthorized access, use, disclosure, disruption, modification, or destruction. It involves implementing various controls and measures to safeguard sensitive data and ensure its confidentiality, integrity, and availability.

Confidentiality

Confidentiality is the principle of ensuring that information is only accessible to authorized individuals or entities. It involves protecting sensitive data from unauthorized disclosure or access, such as through encryption, access controls, and user authentication mechanisms.

Integrity

Integrity refers to the trustworthiness and accuracy of information. Maintaining data integrity involves preventing unauthorized modifications, deletions, or alterations to information, ensuring that it remains accurate and reliable.

Availability

Availability is the principle of ensuring that information and resources are accessible and usable when needed. It involves implementing measures to prevent disruptions, downtime, or denial of service attacks that could impact the availability of digital assets.

Risk Management

Risk management is the process of identifying, assessing, and mitigating risks to an organization's information assets. It involves evaluating potential threats and vulnerabilities, determining the likelihood

and impact of security incidents, and implementing controls to reduce risks to an acceptable level.

Threat

A threat is any potential danger or risk to an organization's information assets. Threats can come from various sources, including hackers, malware, insider threats, natural disasters, or human error. Understanding and mitigating threats is essential for protecting against cyber attacks.

Vulnerability

A vulnerability is a weakness or flaw in a system or network that could be exploited by attackers to compromise security. Vulnerabilities can arise from software bugs, misconfigurations, or inadequate security controls. Identifying and patching vulnerabilities is crucial for reducing the risk of cyber attacks.

Attack

An attack is a deliberate attempt to compromise the confidentiality, integrity, or availability of an organization's information assets. Attacks can take many forms, including malware infections, phishing emails, denial of service attacks, and social engineering tactics. Implementing robust security measures is essential for defending against attacks.

Malware

Malware is malicious software designed to infiltrate or damage a computer system without the user's consent. Common types of malware include viruses, worms, trojans, ransomware, and spyware. Malware can be used by attackers to steal sensitive data, disrupt operations, or gain unauthorized access to systems.

Phishing

Phishing is a type of social engineering attack in which attackers masquerade as a trustworthy entity to trick individuals into disclosing sensitive information such as passwords, credit card numbers, or personal data. Phishing attacks are often delivered via email, text message, or phone call and can be used to steal credentials or launch further cyber attacks.

Social Engineering

Social engineering is a tactic used by attackers to manipulate individuals into divulging confidential information or taking actions that compromise security. Social engineering attacks rely on psychological manipulation rather than technical exploits, making them difficult to detect and defend against. Examples of social engineering tactics include pretexting, baiting, and tailgating.

Encryption

Encryption is the process of converting plaintext data into ciphertext to protect it from unauthorized access. Encrypted data can only be decrypted with a secret key, ensuring that sensitive information remains secure even if it is intercepted by attackers. Encryption is essential for safeguarding data in transit and at rest.

Firewall

A firewall is a network security device that monitors and controls incoming and outgoing network traffic based on predetermined security rules. Firewalls act as a barrier between an organization's internal network and the internet, filtering out malicious traffic and preventing unauthorized access to sensitive data. Firewalls can be implemented as hardware appliances or software applications.

Intrusion Detection System (IDS)

An Intrusion Detection System (IDS) is a security tool that monitors network traffic for suspicious activity or potential security breaches. IDSs analyze network packets and log events to detect signs of unauthorized access, malware infections, or other security incidents. IDSs can be used to alert security teams to potential threats and help mitigate cyber attacks.

Intrusion Prevention System (IPS)

An Intrusion Prevention System (IPS) is a security tool that goes a step further than an IDS by actively blocking or preventing suspicious network traffic. IPSs can automatically respond to detected threats by dropping malicious packets, blocking source IP addresses, or taking other protective actions. IPSs help organizations defend against cyber attacks in real-time.

Vulnerability Assessment

A vulnerability assessment is a systematic process of identifying and evaluating security weaknesses in an organization's systems, networks, and applications. Vulnerability assessments can involve scanning for known vulnerabilities, conducting penetration testing, and analyzing security configurations to assess the overall security posture of an organization. By identifying vulnerabilities, organizations can prioritize remediation efforts and reduce the risk of exploitation.

Penetration Testing

Penetration testing, also known as pen testing, is a controlled and authorized attempt to exploit security vulnerabilities in an organization's systems, networks, or applications. Penetration testers simulate real-world cyber attacks to assess the effectiveness of security controls, identify weaknesses, and provide recommendations for improving security defenses. Penetration testing helps organizations proactively identify and address security risks before they can be exploited by malicious actors.

Security Incident Response

Security incident response is the process of reacting to and managing security incidents in an organization. It involves detecting, analyzing, containing, and recovering from security breaches, data leaks, or other cyber incidents. A well-defined incident response plan helps organizations respond effectively to security threats, minimize damage, and restore normal operations quickly.

Security Policy

A security policy is a set of rules, guidelines, and procedures that define how an organization will protect its information assets and enforce security controls. Security policies outline acceptable use of resources, data handling procedures, access controls, incident response protocols, and other security-related practices. Security policies help organizations establish a security framework and ensure consistent security practices across the organization.

Compliance

Compliance refers to the process of adhering to laws, regulations, industry standards, and internal policies related to cybersecurity and data protection. Organizations are required to comply with various compliance requirements such as GDPR, PCI DSS, HIPAA, and others to protect sensitive data, maintain trust with customers, and avoid legal repercussions. Achieving compliance involves implementing security controls, conducting audits, and demonstrating adherence to regulatory requirements.

Identity and Access Management (IAM)

Identity and Access Management (IAM) is a framework of policies, technologies, and processes that manage user identities and their access to resources. IAM systems help organizations control user permissions, enforce least privilege principles, and ensure that only authorized users can access sensitive data or systems. IAM is essential for protecting against unauthorized access and reducing the risk of insider threats.

Multi-factor Authentication (MFA)

Multi-factor authentication (MFA) is a security mechanism that requires users to provide two or more forms of verification before granting access to an account or system. MFA typically involves a combination of something the user knows (such as a password), something the user has (such as a smartphone or token), or something the user is (such as a fingerprint or facial recognition). MFA enhances security by adding an extra layer of protection against unauthorized access.

Zero Trust

Zero Trust is a cybersecurity model that assumes no trust in users, devices, or networks by default. Zero Trust principles require organizations to verify and authenticate every user and device attempting to access resources, regardless of their location or network environment. By implementing Zero Trust security controls, organizations can reduce the risk of data breaches, insider threats, and unauthorized access.

Security Awareness Training

Security awareness training is a program designed to educate employees about cybersecurity best practices, policies, and procedures. Security awareness training helps employees recognize phishing attacks, social engineering tactics, and other security threats, enabling them to make informed decisions and protect sensitive information. By raising awareness about cybersecurity risks, organizations can strengthen their security posture and reduce the likelihood of human error leading to security incidents.

Secure Software Development

Secure software development is the practice of integrating security measures into the software development lifecycle to identify and mitigate security vulnerabilities early in the process. Secure coding practices, code reviews, security testing, and vulnerability assessments are essential components of secure software development. By building security into applications from the outset, organizations can reduce the risk of software vulnerabilities and protect against cyber attacks.

Incident Response Plan

An incident response plan is a documented set of procedures and guidelines for responding to security incidents in an organization. Incident response plans outline roles and responsibilities, communication channels, escalation procedures, and response steps to follow in the event of a security breach. By developing and testing an incident response plan, organizations can effectively manage and mitigate security incidents, minimize damage, and restore normal operations quickly.

Business Continuity Planning

Business continuity planning is the process of developing strategies and procedures to ensure that critical business functions can continue operating in the event of a disaster or disruption. Business continuity plans include measures to recover systems, data, and operations after a cyber attack, natural disaster, or other disruptive event. By planning for business continuity, organizations can minimize downtime, maintain customer trust, and mitigate financial losses.

Disaster Recovery

Disaster recovery is the process of restoring systems, data, and operations after a catastrophic event or disruption. Disaster recovery plans outline procedures for recovering IT infrastructure, applications, and data following a cyber attack, hardware failure, or natural disaster. By implementing disaster recovery measures, organizations can recover from disruptions quickly, minimize data loss, and resume normal operations with minimal impact.

Cloud Security

Cloud security refers to the measures and controls that organizations implement to protect data, applications, and infrastructure in cloud environments. Cloud security involves securing cloud services, data storage, virtual machines, and networks to ensure the confidentiality, integrity, and availability of cloud resources. By addressing cloud security challenges such as data breaches, misconfigurations, and compliance risks, organizations can securely leverage cloud services for their business operations.

Mobile Security

Mobile security is the practice of protecting mobile devices, applications, and data from security threats and vulnerabilities. With the increasing use of smartphones and tablets in the workplace, mobile security has become a critical consideration for organizations. Mobile security measures include device encryption, mobile device management (MDM), application whitelisting, and secure coding practices to prevent data loss, unauthorized access, and malware infections on mobile devices.

Internet of Things (IoT) Security

Internet of Things (IoT) security refers to the protection of connected devices, sensors, and networks that comprise the IoT ecosystem. IoT devices are vulnerable to cyber attacks due to their limited processing power, lack of built-in security controls, and diverse communication protocols. IoT security measures include device authentication, encryption, secure firmware updates, and network segmentation to protect IoT devices from being compromised and used in cyber attacks.

Blockchain Security

Blockchain security focuses on protecting blockchain networks, transactions, and data from security threats and vulnerabilities. Blockchain technology, which underpins cryptocurrencies and decentralized applications, relies on cryptographic algorithms and consensus mechanisms to ensure the integrity and immutability of data. Blockchain security measures include encryption, digital signatures, smart contract audits, and consensus protocol enhancements to protect against fraud, data tampering, and unauthorized access in blockchain networks.

Cryptography

Cryptography is the science of encrypting and decrypting information to secure it from unauthorized access. Cryptographic algorithms use mathematical principles to convert plaintext data into ciphertext and back, ensuring that only authorized users can access sensitive information. Cryptography plays a crucial role in securing communications, data storage, and digital transactions in cybersecurity.

Public Key Infrastructure (PKI)

Public Key Infrastructure (PKI) is a framework of policies, technologies, and procedures that enable secure communication and authentication in a networked environment. PKI uses public key cryptography to issue digital certificates, manage key pairs, and establish trust between entities. PKI is used for secure email communication, digital signatures, SSL/TLS encryption, and other cryptographic applications to protect data integrity and confidentiality.

Security Operations Center (SOC)

A Security Operations Center (SOC) is a facility that houses security analysts, tools, and processes to monitor, detect, analyze, and respond to cybersecurity incidents in real-time. SOCs are responsible for continuously monitoring network traffic, analyzing security alerts, investigating potential threats, and coordinating incident response efforts. By operating a SOC, organizations can enhance their cybersecurity capabilities and proactively defend against cyber threats.

Threat Intelligence

Threat intelligence is information about potential cyber threats, vulnerabilities, and indicators of compromise that can help organizations identify and respond to security incidents. Threat intelligence sources include open-source feeds, commercial providers, government agencies, and security research organizations. By leveraging threat intelligence, organizations can improve their threat detection

capabilities, prioritize security alerts, and proactively defend against emerging cyber threats.

Security Information and Event Management (SIEM)

Security Information and Event Management (SIEM) is a technology solution that combines security information management (SIM) and security event management (SEM) capabilities to provide real-time analysis of security alerts and log data. SIEM systems collect, correlate, and analyze security events from various sources to detect anomalies, identify security incidents, and generate actionable alerts for security teams. SIEM helps organizations improve threat detection, incident response, and compliance monitoring.

Machine Learning

Machine learning is a subset of artificial intelligence that enables computers to learn from data and improve their performance without being explicitly programmed. In cybersecurity, machine learning algorithms can be used to analyze large datasets, detect patterns, and identify anomalies indicative of security threats. Machine learning models can enhance threat detection, malware analysis, and fraud prevention by automatically identifying and responding to suspicious behavior.

Artificial Intelligence (AI)

Artificial intelligence (AI) is a branch of computer science that aims to create intelligent machines capable of performing tasks that typically require human intelligence. In cybersecurity, AI technologies such as machine learning, natural language processing, and neural networks are used to automate threat detection, analyze security data, and respond to cyber threats in real-time. AI can augment human capabilities, improve security operations, and enhance the effectiveness of cybersecurity defenses.

Cyber Threat Intelligence

Cyber threat intelligence is actionable information about cyber threats, threat actors, and attack techniques that can help organizations understand and mitigate security risks. Cyber threat intelligence sources include indicators of compromise, threat actor profiles, incident reports, and security advisories. By leveraging cyber threat intelligence, organizations can enhance their threat detection capabilities, proactively defend against cyber attacks, and strengthen their overall cybersecurity posture.

Red Team vs. Blue Team

In cybersecurity, the Red Team vs. Blue Team exercise is a simulated attack and defense scenario in which a Red Team (attackers) attempts to breach security controls and exploit vulnerabilities, while a Blue Team (defenders) defends against the attack and mitigates security incidents. Red Team vs. Blue Team exercises help organizations test their security defenses, identify weaknesses, and improve incident response capabilities through realistic and challenging cybersecurity scenarios.

Root Cause Analysis

Root cause analysis is a methodical process of identifying the underlying causes of a security incident or problem to prevent recurrence. Root cause analysis involves investigating the events leading up to an

incident, analyzing contributing factors, and determining systemic issues that need to be addressed. By conducting root cause analysis, organizations can identify vulnerabilities, implement corrective actions, and improve their security posture to prevent similar incidents in the future.

Security Audit

A security audit is a systematic evaluation of an organization's security controls, policies, and procedures to assess compliance with security standards, identify vulnerabilities, and mitigate risks. Security audits can be conducted internally by an organization's security team or externally by independent auditors or regulatory bodies. By performing regular security audits, organizations can validate their security posture, identify gaps, and demonstrate adherence to security best practices.

Incident Response Exercise

An incident response exercise is a simulation of a security incident that tests an organization's incident response plan, processes, and procedures in a controlled environment. Incident response exercises can involve tabletop exercises, red team vs. blue team scenarios, or full-scale incident simulations to evaluate the effectiveness of incident response capabilities, communication protocols, and coordination among stakeholders. By conducting incident response exercises, organizations can identify areas for improvement, refine their incident response plans, and enhance their readiness to respond to real security incidents.

Conclusion

In conclusion, mastering the fundamentals of cybersecurity is essential for professionals in the fintech industry to effectively protect digital assets, mitigate security risks, and ensure the confidentiality, integrity, and availability of information systems and data. By understanding key concepts such as threat management, vulnerability assessment, incident response, and compliance, cybersecurity professionals can develop robust security strategies, implement effective security controls, and defend against evolving cyber threats in the dynamic fintech landscape. Continuously updating skills, staying informed about emerging threats, and leveraging best practices in cybersecurity are essential for maintaining a strong security posture and safeguarding fintech organizations against cyber attacks.

Cybersecurity Fundamentals

Cybersecurity is a critical aspect of any organization's operations, especially in the fintech industry where sensitive financial information is at stake. Understanding the fundamentals of cybersecurity is essential to protect data, systems, and networks from cyber threats. In this course, we will explore key terms and vocabulary related to cybersecurity fundamentals to provide a solid foundation for professionals in the fintech industry.

1. Threat

A threat refers to any potential danger that can exploit a vulnerability in a system or network to breach security and cause harm. Threats can come in various forms, such as malware, phishing attacks, or social engineering. Understanding different types of threats is crucial in implementing effective cybersecurity

measures to mitigate risks.

2. Vulnerability

A vulnerability is a weakness in a system or network that can be exploited by a threat to breach security. Vulnerabilities can arise from outdated software, misconfigured systems, or human error. Identifying vulnerabilities and promptly addressing them is essential in preventing cyber attacks and data breaches.

3. Risk

Risk in cybersecurity refers to the likelihood of a threat exploiting a vulnerability to cause harm to a system or network. Assessing and managing risks is crucial in developing a robust cybersecurity strategy to protect sensitive information and assets in the fintech industry.

4. Attack

An attack is a deliberate attempt to compromise the confidentiality, integrity, or availability of a system or network. Cyber attacks can come in various forms, such as denial of service (DoS) attacks, ransomware attacks, or insider threats. Understanding the anatomy of cyber attacks is essential in devising effective defense mechanisms.

5. Malware

Malware is malicious software designed to infiltrate and damage a computer system without the user's consent. Examples of malware include viruses, worms, Trojans, and ransomware. Implementing robust antivirus software and regular system updates is crucial in protecting against malware attacks.

6. Phishing

Phishing is a type of cyber attack where attackers use deceptive emails or messages to trick individuals into revealing sensitive information, such as passwords or financial details. Phishing attacks often target employees in organizations to gain unauthorized access to systems and networks. Educating employees about phishing techniques is essential in preventing successful attacks.

7. Social Engineering

Social engineering is a tactic used by cyber attackers to manipulate individuals into divulging confidential information or performing actions that compromise security. Social engineering attacks can take the form of pretexting, baiting, or tailgating. Implementing security awareness training programs can help employees recognize and thwart social engineering attacks.

8. Encryption

Encryption is the process of converting plaintext data into ciphertext to secure it from unauthorized access. Encryption algorithms use keys to encrypt and decrypt data, ensuring confidentiality and integrity. Implementing encryption protocols, such as SSL/TLS, is essential in securing communications and data transfers in the fintech industry.

9. Two-Factor Authentication (2FA)

Two-Factor Authentication (2FA) is a security mechanism that requires users to provide two forms of authentication to access a system or network. This typically involves something the user knows (password) and something the user has (e.g., mobile phone or security token). Implementing 2FA adds an extra layer of security to prevent unauthorized access to sensitive information.

10. Firewall

A firewall is a network security device that monitors and controls incoming and outgoing network traffic based on predetermined security rules. Firewalls can be hardware-based or software-based and help protect systems and networks from unauthorized access and cyber threats. Configuring firewalls to filter traffic and block malicious content is essential in safeguarding sensitive data in the fintech industry.

11. Intrusion Detection System (IDS)

An Intrusion Detection System (IDS) is a security tool that monitors network or system activities for malicious behavior or policy violations. IDS can detect suspicious activities, such as unauthorized access attempts or malware infections, and alert security administrators to take action. Deploying IDS is essential in identifying and responding to security incidents in real-time.

12. Intrusion Prevention System (IPS)

An Intrusion Prevention System (IPS) is a security tool that proactively blocks malicious activities detected by an IDS to prevent security breaches. IPS can automatically respond to threats by blocking suspicious traffic or isolating compromised systems to contain the impact of cyber attacks. Combining IDS and IPS technologies enhances the overall security posture of an organization's network.

13. Patch Management

Patch management is the process of regularly updating software, applications, and operating systems to address vulnerabilities and improve security. Patch management helps organizations stay ahead of cyber threats by applying security patches released by vendors to fix known vulnerabilities. Implementing a robust patch management strategy is crucial in safeguarding systems and networks from potential exploits.

14. Incident Response

Incident response is a structured approach to addressing and managing security incidents, such as data breaches, malware infections, or unauthorized access. Incident response plans outline the steps to detect, analyze, contain, eradicate, and recover from security incidents effectively. Establishing incident response procedures and conducting regular drills is essential in minimizing the impact of cyber attacks on fintech organizations.

15. Security Information and Event Management (SIEM)

Security Information and Event Management (SIEM) is a technology solution that aggregates and analyzes

security event data from various sources to detect and respond to security threats. SIEM systems collect logs and data from network devices, servers, and applications to provide real-time insights into security incidents. Implementing SIEM solutions helps organizations proactively monitor and manage cybersecurity risks.

16. Data Loss Prevention (DLP)

Data Loss Prevention (DLP) is a strategy to protect sensitive data from unauthorized access, use, or disclosure. DLP solutions help organizations classify, monitor, and control data to prevent data breaches and compliance violations. Implementing DLP policies and technologies is essential in safeguarding confidential information and maintaining regulatory compliance in the fintech industry.

17. Secure Coding Practices

Secure coding practices involve following industry best practices and guidelines to develop secure and resilient software applications. Secure coding helps prevent common vulnerabilities, such as SQL injection, cross-site scripting (XSS), and buffer overflows, which can be exploited by attackers to compromise systems. Training developers on secure coding practices is essential in building secure fintech applications.

18. Penetration Testing

Penetration testing, also known as ethical hacking, is a simulated cyber attack on a system or network to identify vulnerabilities and assess security weaknesses. Penetration testers use various tools and techniques to exploit security flaws and provide recommendations for improving defenses. Conducting regular penetration tests is essential in evaluating the effectiveness of cybersecurity controls in the fintech industry.

19. Zero Trust Security Model

The Zero Trust security model is an approach to cybersecurity that assumes no trust in any user or device inside or outside the network perimeter. Zero Trust principles involve verifying and validating every access request, segmenting network traffic, and monitoring user behavior to prevent unauthorized access and lateral movement by attackers. Implementing a Zero Trust security model helps organizations enhance security posture and protect critical assets from cyber threats.

20. Blockchain Technology

Blockchain technology is a decentralized, distributed ledger system that securely records transactions across a network of computers. Blockchain uses cryptographic techniques to ensure data integrity, transparency, and immutability. Implementing blockchain technology in fintech applications can enhance security, transparency, and trust in financial transactions.

21. Cryptocurrency

Cryptocurrency is a digital or virtual form of currency that uses cryptography for secure financial transactions. Popular cryptocurrencies include Bitcoin, Ethereum, and Ripple. Understanding the fundamentals of cryptocurrency, blockchain technology, and secure wallet management is crucial in

protecting digital assets and preventing fraud in the fintech industry.

22. Regulatory Compliance

Regulatory compliance refers to adhering to laws, regulations, and industry standards related to data privacy, security, and financial transactions. Fintech organizations must comply with regulations, such as GDPR, PCI DSS, and KYC, to protect customer data and maintain trust in the financial services sector. Implementing robust security controls and privacy measures is essential in achieving regulatory compliance in the fintech industry.

23. Cloud Security

Cloud security involves protecting data, applications, and infrastructure hosted on cloud platforms from cyber threats and unauthorized access. Cloud security measures include data encryption, access controls, and threat detection to ensure confidentiality and integrity of data in the cloud. Implementing cloud security best practices is essential in safeguarding sensitive information and maintaining trust in fintech cloud services.

24. Mobile Security

Mobile security focuses on protecting smartphones, tablets, and mobile devices from security threats, such as malware, phishing, and data breaches. Mobile security measures include device encryption, secure app development, and remote wipe capabilities to safeguard sensitive data on mobile devices. Implementing mobile security solutions is essential in securing fintech applications and services accessed on mobile platforms.

25. Internet of Things (IoT) Security

Internet of Things (IoT) security involves securing connected devices, sensors, and smart technologies from cyber threats and vulnerabilities. IoT security measures include device authentication, data encryption, and firmware updates to prevent unauthorized access and data breaches. Implementing IoT security controls is essential in protecting fintech IoT devices and networks from exploitation by malicious actors.

26. Third-Party Risk Management

Third-Party Risk Management involves assessing and mitigating security risks posed by vendors, suppliers, and partners who have access to sensitive data or systems. Third-party risk assessments help organizations identify and address security gaps in third-party relationships to prevent data breaches and compliance violations. Implementing third-party risk management practices is essential in securing the fintech supply chain and protecting customer information.

27. Cybersecurity Awareness Training

Cybersecurity awareness training educates employees on security best practices, threat awareness, and incident response procedures to prevent cyber attacks and data breaches. Security awareness programs help employees recognize phishing emails, social engineering tactics, and suspicious activities to mitigate

security risks. Conducting regular cybersecurity awareness training is essential in building a strong security culture within fintech organizations.

28. Security Operations Center (SOC)

A Security Operations Center (SOC) is a centralized unit within an organization that monitors, detects, and responds to security incidents in real-time. SOC analysts use security tools, such as SIEM, IDS, and IPS, to analyze threats, investigate incidents, and coordinate incident response efforts. Establishing a SOC is essential in enhancing cybersecurity capabilities and minimizing the impact of security breaches in the fintech industry.

29. Cyber Threat Intelligence

Cyber Threat Intelligence involves collecting, analyzing, and sharing information about cyber threats, vulnerabilities, and threat actors to enhance security posture and incident response capabilities. Threat intelligence feeds provide insights into emerging threats, tactics, and indicators of compromise to proactively defend against cyber attacks. Incorporating cyber threat intelligence into security operations is essential in staying ahead of evolving cyber threats in the fintech industry.