



Q & A with Dr. Gary McGraw MaxMyInterest Advisory Board Member and Software Security Expert

Q: What attracted you to this project?

My company, Cigital, lives and breathes software security. The kind of product that MaxMyInterest is offering is right in our wheelhouse. Cigital provides software security for large financial services organizations all over the world, so we're completely familiar with the domain and the care that you have to take when it comes to security.

One of the things that's totally exciting about the Max project is that we got to help design the security all the way at the very beginning. We got involved with the project very early on. This gave us the opportunity to help Max to do things right from the start from a security perspective instead of getting things sort of wrong and then trying to fix them later. That's what too many of sites in the financial services industry wind up doing because so much technology we rely on today was built without thinking about security during design. That makes the whole situation change and requires trying to play catch up to make things secure.

Q: This site was designed with security as a priority?

Yes. It is important to understand that security is always an exercise in risk management. Here's what's important to think about: How much attention do you pay to security? How important is security to your customers? How important is security to the vertical that you're providing services in?

The financial services industry is a leader in security. That is, if you look at who's most advanced in computer security, it turns out that financial services firms and independent software vendors (like Microsoft) are neck and neck in producing much higher quality and more secure software than any other types of organizations, including the government.

Q: Where did you start and what did you want to make sure was included?

In our world, security is not just a set of features like passwords or cryptography. What we did was look at the MaxMyInterest system from a security perspective and ask how its very design would be able to stand up against the kind of attacks a top-flight financial services site might experience. We then adjusted the system architecture and the applied cryptography accordingly.

One of the security issues software developers often misunderstand is how attackers work. Attackers don't often go after security features directly. Instead, they go after mistakes in the design or mistakes in the implementation of other parts of the system. So the challenge is to look for bugs and flaws and eradicate them from both the architecture and the implementation.

Q: Why is Max secure?

Security is just inherent in the design of MaxMyInterest. It is designed and built into every part of the system. Think of this in terms of a high quality vehicle. What makes a car high quality? Everything—from the kind of mechanical systems that you design, to the strength of the metal, to the braking systems, to the engine, and so on.

We see the same thing when it comes to software security. First the design had to be secure, and the cryptography had to be secure. We had to think about what information the system was storing, how it was storing it, where it was putting it, where services were being provided from, what the physical security was, and so on. There are many aspects of security that were thought through and addressed right from the very beginning, and that's what made the project extremely exciting.

Q: Are you worried about Max being hacked?

Security is always a concern when you're doing electronic commerce and online banking. It is absolutely important for every consumer to understand what their bank or service provider is doing to make sure that the trust that the customers are placing in those services is properly earned. Max is no exception. The cool thing is that the kind of security that Max has built into their design and implementation is of the same order as the kind of security you find in major banks, many of whom are our customers at Cigital.

Q: Why should investors trust Max?

The priority was to make Max as secure as any other financial services organization you'd deal with online. That continues to be our goal. The reason you should trust Max is because this company thought about security from the very beginning. They designed their system to be secure. They checked the implementation carefully and are keeping up to date with what's going on in computer security through their advisors and other consultants.

Q: How is personal information protected internally on the site?

The nuts and bolts of what we did is proprietary, but the design was set up to counter insider attacks as well. Part of any good security design also takes into account insider threats and we did that.

Q: Is there a danger of identity theft with Max?

Max features the most advanced security available and is designed to be at least as safe as any big online bank. If you were trying to figure out your weakest link in your own online security situation, it would not likely be Max. Our job at Cigital is to make sure customers trust Max for all the right reasons.

About Max

Max is a service of Six Trees Capital LLC, a New York City-based company that develops technology to help make our financial system better. Learn more about how Max provides higher yield and greater FDIC coverage to individuals at MaxMyInterest.com. To learn about how Max helps financial advisors and their clients optimize cash, visit MaxForAdvisors.com. And for information about Max's partnership that serves institutional, corporate, and nonprofit accounts, go to MaxForBusiness.com.

Read more about Max Founder [Gary Zimmerman](#) and the [Max Advisory Board](#). For media questions and interview requests, contact press@maxmyinterest.com.

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