



eBC – White Papers

User Data security Measures

Published: 28-May-2020

eBC – White Papers

User Data security Measures

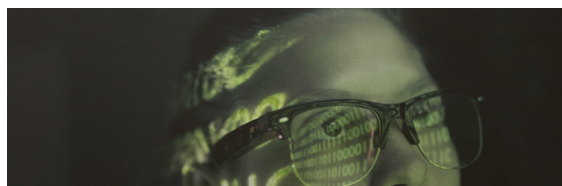


Table of Contents

- Table of Contents..... 2
- Purpose 2
- We Understand Your Concerns! 2
- About eBC 3
- Why collect your Employees, User Data? 3
- eBC don't collect or store Credit/Debit Card information 4
- Supplier/Provider Access to your Employee Information 5
- The eBC Protocol of Employee Data Collection 5
- Employee Data Safety 6
- About eBen.work 6
- Need More Help? 6

Purpose

This white paper is designed to give the reader more information about how eBen.work has designed its Employee Benefits Centre Self-Service Solution (eBC) in the best possible way to preserve the data security of the solution-user both procedurally and systemically.

We Understand Your Concerns!

There is no bigger thing that companies need to get right today than data security.

Data security, privacy and compliance has always been, and will continue to be, a critical factor for HR, but it is increasingly difficult to get it right given the changing pace of business and the extensive use of niche and publicly hosted third party applications and solutions needed for modern and agile business operations.

Companies are increasingly hiring contractors and people are working remotely. Employees are using

multiple mobile devices and 10's of applications at work. Personal and company devices are used interchangeably meaning that employees' and proprietary business data are mixing.

Coupled with security challenges, there are countless laws and company policies that must be adhered to relating to data security in addition, it's also the moral obligation of companies and their HR and People teams to protect the integrity of people's personal data as well as sensitive business information. People need to trust their employers. If trust does not exist, then companies will ultimately struggle to recruit, engage and motivate staff.

At eBen.work we strongly believe that the data security goes beyond systems. More often than not, security breaches are a result of human error or worse, malicious insider behavior.

Many recent studies and reports prove that most of confirmed data breaches happen because of the use of weak, default or stolen passwords. That is why, since inception, we designed all our engagement processes while having data security in the for front of our priorities. This is one of the main forces shaping and controlling all what we do. Our services of providing personal Employee Benefits services requires us to deal with your employees' data.

Engaging with eBen.work can be viewed on two dimensions:

1. The use of eBC by Client Administrators and Employees to maintain and consume our services respectively.
2. The support services eBen.work Operations team provides in the form Environment setting, Client Onboarding, Employee (User) Onboarding, Operations Support and so on...

In both service dimensions, we have data security in the forefront of our priorities.

Now, as you are stepping into this new ecosystem - eBC, we understand your concern. This document will help increase your level of awareness about the measures and engagement protocols, we maintain to keep your employees' data safe at all times. Our strategy in dealing users' data is simple:

1. **We request exposure to the minimum data and information required to operate eBC as per your requirements.**

2. We deploy and maintain the best technology we can access to keep your employees' data safe at all times and we commit to preserving it.

Now, let us start by understanding more about **eBC** as a solution.

About eBC



Employee Benefits Centre **eBC** is our niche solution addressing flexible and voluntary benefits for corporate Employees. **eBC** is an end-to-end Employee Self-Service Benefits Management System which acts as an operational tool that allows your Employee to access your own company Benefit Centre to make use of offers on products and services listed to suit different income levels and all provided on your benefits Centre to your Employees at an exclusively discounted corporate rates.

Utilizing **eBC**, you will be offering something for everyone. Both large companies and SME's alike find **eBC** a real employee engagement tool that helps:

ENGAGE employees by offering them what matters the most to their lives and the wellbeing of their families.

ENABLE teams by accessing a wide variety of in-class and online training and skill development courses and articles.

EMERGE the workforce into new fronts by creating an environment that rewards performers, creates a proactive atmosphere of work-life balance and leverage employee experience.

We build a custom-made instance for every Client and we parametrize to fit your internal policies and processes. To access the solution, every user has to have a personal username and password. All Our Service Level Agreements and Terms and Conditions of use do not allow account sharing between internal or external users.

Because every employee is different, your company's employee benefits center will include a wide variety of Employee Benefits that suit every lifestyle, all offered at an exclusively discounted

corporate rate. We offer our services in the following areas:

HEALTH AND WELLNESS

Gym Subscriptions, Fitness classes, Yoga, Wellness Programs, Dentists, Doctors and Personal Trainers.

ACADEMIC SERVICES

Nurseries, Schools and Graduate and Post Graduate University Programs.

TRAINING AND CERTIFICATIONS

Certifications in HR, Finance, Digital Marketing, Auditing, Project Management, Quality Management, Languages and much more.

KIDS AND FAMILY

Leisure Activities, Restaurants, Kids Fitness, Domestic Services, Online Shopping, Kids Specialized Training, Coaching and Travel.

OFFICE SERVICES

Corporate Gifts/Flowers, Team Building Activities, Medical Insurances, Car Rental & Booking and Career Coaching.

Among many other features, we allow users to request their own benefits via our unique 'Benefits Request' feature. We use the collective purchase power of all the client base we survey to tie-up with benefits providers to offer their services at the best price model possible.

Furthermore, we keep Employee continuously informed about what is new and what is trending by sending a regular 'Benefits Newsletter' to all your employee on your behalf. In the end the day, your employees may not know eBen.work, but they will know what their company cares and is attending to their requests and offering these benefits exclusively to the workforce who give most of their lives to their workplace. All the success stories we have created share an employer who says, "scaling the care pays".

Visit www.eben.work to know about our solutions or contact customers@eben.work. One of our team members will attend to your query with 24 hours.

Why Collect Employees (User) Data?

Functionally, you can think **eBC** as a combination of two main modules:

1. An online marketplace that has a dynamic listing of all the products and services offered to your employees – that we call ‘Benefits’.
2. A mosaic of features that revolves around employee engagement, collaboration and communication.

The solution is designed to foster flexibility and we know very well that corporate systems and especially HR-related solutions in particular are as good the quality of data it holds. That is why we participate in the process of data collection and upload. We need this data to be able to perform certain functions that are required for successful delivery of the service.

For example, Employee email is the username of the user. So, we need to collect it... and so on.

Data Items You Need to Share

To start using **eBC**, the minimum data items you need to provide is very basic information about your Employees. Namely, Employee First, Last Name and email address. We prefer to work with the employee corporate email address; yet, it is still possible to use employee personal email addresses. In many cases, this might require the system administrator to collect the personal email addresses and some employees might not be comfortable about this.

eBC is designed to store more information as and when needed. This includes and is not limited to Employee Assignment information like Job Name (designation), Grade and Office Location. Some benefits consumption models require that the employee saves some information required for it. For instance, car rental require that the employee saves a copy of their driving license before they can rent a car via the Benefits Centre.

You can provide more information as you choose to enable more **eBC** features. For example, we would need to enter the reporting line information when you wish to enable the ‘Benefits Subscription Workflow Approvals’ feature and so on. As well, if you would like to manage benefits eligibility based on Employee Grades or Job Names you need to feed in this information to the system first.

All these types and models of data are not mandatory for the basic use of **eBC**; however, it is needed as administrators choose to deploy more features.

How is your Employees’ Data is Stored and Accessed?

eBC is a cloud-based solution stored on Amazon Web Service AWS - Cloud Computing Services. We deploy and operate a number of data security measures offered by a number of industry leaders third party data security providers like McAfee for instance. Basic data as well as transaction data are all encrypted and hashed on the system. Functionally, every user has her/his access rights setup and maintained separately on your instance. We run an access right model that separates functional access from data access.

eBC don’t collect or store Credit/Debit Card information

Among the point of information what we don’t store on **eBC** is the Employee Credit/Debit Card they use to purchase Benefits off the system. For this we use a UAE based secured payment gate way Telr.

Telr proprietary software protects our revenue. Fraudulent transactions are kept away, and their tight real-time monitoring means that good transactions aren’t rejected either. Security, with no compromise on experience. It’s why their transaction success ratios lead the industry.

Telr monitors transactions in real-time, using a set of algorithms and rules to identify any markers of fraud and instantly stop a fraudulent transaction from happening. Their security and fraud protection mechanisms ensure all online payments, transactions and data are well-secured against online fraud – and they keep complete visibility over transactions.

Their anti-fraud software is 100% built and operated in-house – and we don’t share it with anyone else. This means that they are able to rapidly respond to changes in the fraud environment, always optimizing, always keeping you and your customers safe and secure.

Telr **MEETS THE HIGHEST LEVEL OF PCI COMPLIANCE**. They are fully certified – which means that we don’t have to be. Our proprietary risk management and anti-fraud solutions are **PCI DSS Level 1 Certified**. Telr keeps credit card and other sensitive data secure, and by using their

libraries and APIs, eBC too is automatically compliant with the highest PCI requirements.



telr Latest PCI Certificate

This is the reason why users have to enter their payment card every time they need to do a transaction on the system.

Supplier/Provider Access to Employee Information

We simply don't propagate your employee basic or transaction information to Benefits Suppliers or Providers for marketing reasons or any other reason. As per our terms and conditions, Yet, as and when required i.e. when a user makes a purchase, the user information may be propagated to the service provider in order to facilitate the service delivery process only. Users are required to accept the terms and conditions for every transaction that requires data sharing with Providers. For example, when an employee is booking a School Edu-tour for her/his kids at one of the schools listed on the benefits center, and upon acceptance of the benefit-specific terms and conditions of consumption, a copy of the employee basic information is shared with the school administration to facilitate the process of booking the time, date, and time of the tour.

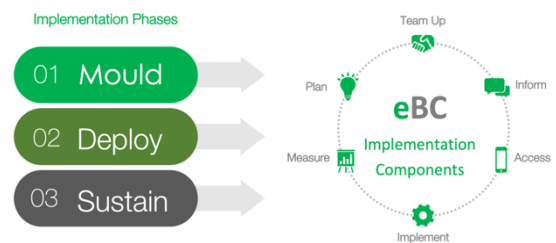
Yet, eBC will connect the employee to many other portals and service providers. eBC is not responsible for the privacy policies of websites to which it links. If you provide any information to such third parties, different rules regarding the collection and use of your personal information may apply.

We strongly suggest you review such third party's privacy policies before providing any data to them.

The eBC Protocol of Employee Data Collection

We have a standard protocol to collect User Data. This protocol is part of eBCIM – Employee Benefits Implementation Methodology. eBCIM is eBen's project management and implementation methodology. eBCIM provides a complete documentation template that supports the tasks that must be performed to assist the implementation participants in running and managing projects successfully to ensure successful implementations.

eBCIM is usually used in relatively large projects with 1000's of users and employees. The data collection protocol is used across all types of implementations.



eBCIM – Phases and Components

Depending on Client internal processes and preference, we deploy one of two protocols to collect and activate user data.

1. User-Initiated Activation

In this protocol, Users (Employees) activate their accounts in a Self-Service manner.

- eBen.work Operations Team shares a signed and stamped Non-discusser agreement NDA to mark our commitment to preserve your employee data.
- eBen.work Operations Team activates the 'Client Administrator' user.
- Now, the Client Administrator can access the Client's instance User Self Activation link that she/he can share to prospective users in the company via an internal communication email or announcement on an intranet social tool like MS SharePoint. Employees will activate their accounts on a Self-Service basis.

2. Client-Admin-Initiated Activation

In this approach, the activation process is activated by the Client Administrator. Every user (employee) gets an email to activate their username and password.

- a. eBen.work eBC Operations Team shares a signed and stamped Non-discusser agreement NDA to mark our commitment to preserve your employee data.
- b. We Send you a data collect sheet in Microsoft *.xls format.
- c. We activate the 'Client Administrator' user.
- d. The Client Administrator Uploads Employee data directly on the company instance. By creating an 'Upload Employee Data' Service Request. Note, We don't request, allow or accept sharing employee data sent to our operations team via email or any other form of file sharing tools.
- e. We collect this data and activate user accounts in parallel with the internal communication plan that takes place internally at the client's site.

eBen.work Data Security NDA

We share a signed NDA to commit to preserving your Employee data

Upload Data Collection Sheet

Employee Data Safety

Most of confirmed data breaches happen because of the use of weak, default or stolen passwords. As a Self-Service system, eBC will be used by a relatively large number of employees in the company. This means you should have some policy changes to keep your employees aware about the risks they might be causing, and the approaches needed to overcome them. Below is a list of best practice recommendations to help you do this:

- Instruct your employees not to share their eBC username and password with anyone. This is a personal information that is preserved by the user Terms and Conditions of use.
- Request Users to create a separate password other than the internal, intranet, VPN and so on. eBC is a standalone system that is not related to internal initiatives in the company.
- We recommend that you make use of 'Request to change password' feature available on eBC version 4.8 and above. This feature can be setup according to your preference to setup a regular request to change user password.
- Report any unnormal increase or decrease in the number of visits to your instance. You can view this via the Client Admin Dashboard and Running the Employee Engagement Summary

Report. To report an incidence, the system administrator can create a Service Request.

About eBen.work

eBen.work is a company based in Dubai UAE. WE ARE REINVENTING HOW EMPLOYEE BENEFITS ARE DELIVERED! At eBen.work, we believe that an employee often gives the best of themselves to a company that seeks to serve its employees both inside and outside of the workplace. People should benefit from their job every day and, through these benefits, feel proud of the company that helps them accomplish career and life goals.

We help companies find ways to serve employees by offering an advantage and a reward for hard work and commitment to their employer.

We provide a comprehensive, secure portal that helps companies serve their employee's needs through an all-inclusive platform of employee-centric benefits with exclusive discounts.

For an ever-growing employee purchasing power, we handpick our vendors, partners, and providers. All of our business partners and suppliers are giving eBen.work members access to exclusive discount rates. Vendors have different discount rates depending on the nature of the product or service they offer. eBen.work has agreed with all of them to offer their products or services at their best exclusive discount or the same prices as their largest accounts. This means that our customers and their employees pay the same per unit as the biggest companies in the region no matter their size.

Our Mission is to help Employees improve the quality of their daily lives by accessing the largest selection of relevant employee benefits offered at an exclusive discount.

Need More Help?

If you need more information regarding how we operate from a data security point of view, please, send us an email to customers@eben.work. One of our team members will attend to your query with 24 hours.

Disclaimer

The preceding is intended to outline our general products and service direction. It is intended for information purposes only and may not be incorporated into any contract. It is not a commitment to deliver any material, service usage, or functionality, and should not be relied upon in making

purchasing decisions. The development, release, and timing of any features or functionality described for eBen FZE products remains at the sole discretion of eBen FZE.

All rights reserved. No part of this publication may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or

mechanical methods, without the prior written permission of the eBen FZE, except in the case of brief quotations embodied in critical reviews and certain other non-commercial uses permitted by copyright law. For permission requests workflow@eben.work.

Copyright © 2020 by eBen FZE