



QUALITEST

Baxter Credit Union : Microservices Execution Summary Report

for

Baxter Credit Union

Date: 31 August 2022

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Executive Summary

Baxter Credit Union (BCU) is a state chartered, federally insured credit union providing financial well-being and banking services to members throughout the United States and Puerto Rico. The Union provides financial solutions such as saving and checking accounts, loans, investment, credit and debit cards, security, ATMs, online banking, and other related services.

BCU team has requested Qualitest to perform one round of Security Testing on their Microservices Platform which has dedicated Web applications, APIs and Client-Server applications. The scope of testing includes SAST (Static Application Security Testing), SCA (Software composition analysis), DAST (Dynamic Application Security Testing) and Penetration testing of 16 different applications. This report captures the findings of SAST, SCA, DAST scans and Penetration testing.

Summary of Test Execution

A total of **311 vulnerabilities** were found in the first round of SAST, SCA and DAST scan and penetration testing. Below are the details of the vulnerabilities categorized and prioritized based on the severity.

Baxter Credit Union (BCU)	Critical	High	Medium	Low	Warnings	Total
SAST	0	2	20	82	0	104
SCA	2	44	18	7	0	71

Baxter Credit Union (BCU) - DAST	Critical	High	Medium	Low	Warnings	Total
Deposit group override	0	0	0	1	0	1
ACH Phonepay	0	0	0	2	0	2
Mortgage Payment + Mortgage Move	0	0	0	0	0	0
ODP Fee Reversal	0	0	0	2	0	2
Credit card balance transfer	0	0	0	1	0	1
One Time Passcode	0	0	0	0	0	0
Address Centralizer	0	0	0	2	0	2
Branding Tool	0	0	0	1	0	1



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TCPA (Autodial concent)	0	0	0	2	0	2
Check hold release	0	0	0	1	0	1
Check order	0	0	0	0	0	0
Card Protect	0	0	0	1	0	1
Wire Module	0	0	0	1	0	1
Non-Mon Credit Card Update	0	0	0	0	0	0
Bankruptcy	0	0	0	1	0	1
Digital Check Delete & Resend	0	0	0	4	0	4
Total DAST issues	0	0	0	19	0	19

Baxter Credit Union (BCU) - PENTESTING	Critical	High	Medium	Low	Warnings	Total
Deposit group override	0	2	3	2	0	7
ACH Phoneway	0	0	2	9	0	11
Mortgage Payment + Mortgage Move	0	1	0	2	0	3
ODP Fee Reversal	0	0	0	3	0	3
Credit card balance transfer	0	1	4	5	0	10
One Time Passcode	0	1	5	4	0	10
Address Centralizer	0	0	4	6	0	10
Branding Tool	0	1	0	6	0	7
TCPA (Autodial concent)	0	0	0	7	0	7
Check hold release	0	1	2	5	0	8
Check order	0	0	2	3	0	5
Card Protect	0	1	2	2	0	5
Wire Module	0	0	2	6	0	8
Non Mon Credit Card Update	0	0	0	2	0	2



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Bankruptcy	0	1	6	7	0	14
Digital Check Delete & Resend	0	3	2	2	0	7
Total PENTESTING issues	0	12	34	71	0	117

Based on the vulnerabilities found, we propose that Baxter Credit Union (BCU) team fix all the critical, high, medium and low severity issues and consider recommendations on priority to avoid exploitation of these vulnerabilities in future.