



Microsoft helps financial services clients comply with the privacy and security requirements of the Gramm-Leach-Bliley Act.

Microsoft and the GLBA

Microsoft Azure, Microsoft Office 365, Microsoft Dynamics 365, and Microsoft Power BI can help meet the stringent requirements of providing cloud services for financial services institutions. As part of our support, we offer guidance to help you comply with the requirements of the GLBA by providing technical and organizational safeguards to help maintain security and prevent unauthorized usage.

Microsoft has developed risk assessment tools to help you more efficiently conduct a risk assessment of Azure and Office 365 services. The tool (an Excel spreadsheet) features 19 information security domains (such as security policy and risk management) that track the requirements of financial services regulations and other relevant standards, including the GLBA (in Column R in the Azure spreadsheet and Column Q in the Office 365 spreadsheet). The tools explain how Azure and Office 365 comply with each requirement applicable to cloud service providers and can help you meet GLBA security requirements.

Microsoft in-scope cloud services

- Azure
[Learn more](#)
- Dynamics 365
[Learn more](#)
- Intune
- Office 365
[Learn more](#)
- Power BI cloud service either as a standalone service or as included in an Office 365 branded plan or suite

How to implement

Cloud risk assessment tools

Promote your GLBA compliance and expedite risk assessments relating to the use of:

- Azure
[Learn more](#)
- Office 365
[Learn more](#)

About the GLBA

The [Gramm-Leach-Bliley Act](#) (GLBA) is a US law that reformed the financial services industry, allowing commercial and investment banks, securities firms, and insurance companies to consolidate, and addressed concerns about protecting consumer privacy. It required the US Federal Trade Commission (FTC) and other financial services regulators to implement regulations to address such privacy provisions as the Financial Privacy Rule and the Safeguards Rule. GLBA requirements to safeguard sensitive consumer data apply to financial institutions that offer financial products and services to consumers, such as loans, investment advice, and insurance. The FTC is charged with enforcing compliance.

Frequently asked questions

How do I know if my financial institution must comply with the GLB Act?

The US FTC answers this in detail on its GLB Act page, [Who is covered by the privacy rule?](#)

Additional resources

- [Microsoft Financial Services Compliance Program](#)
- [Financial services compliance in Azure](#)
- [Microsoft business cloud services and financial services](#)
- [Shared responsibilities for cloud computing](#)