THE EVOLUTION OF API & THE PRACTICAL IMPLICATION OF DATA

Moderator: Cliff Gray - Principal, Gray Consulting
Tyler Conway – Global Commercial Risk Management, PayPal
Bernard McManus – Sr. Director Global Fraud Management, Sony
Arjun Ramakrishnan – Risk Consulting & Policy, WePay
PCI Session

• Our Panel
  • Moderator
    • Chris Bucolo
      • Director-Market Strategy, ControlScan, Inc.
  • Panelists
    • David Ellis
      • Senior Vice President, SecurityMetrics
    • Emma Sutcliffe
      • Senior Director Data Security Standards, PCI Security Standards Council
    • Denise Bender
      • Risk Business Unit Manager, FIS
    • Contributing Panelist-Chris Geron, Elavon
Where we Will Focus

• Set the stage: Breach trends
  • Same old story vs. what is emerging

• Response:
  • PCI Council focus
  • Technology options: reduce scope & risk

• What could we do to identify risks early?
  • Underwriting and boarding
  • What about ongoing risk monitoring?

• Top Takeaways
Genesis For Today’s Session

• David Ellis: the forensics view of things
  • Current vs. emerging breach trends (e.g.-ecommerce)
  • The human element
Case Studies

• Breach cases
  • Forensic perspective-David
  • Processor perspective- Denise
  • PCI Council Perspective-Emma
Foundation for Risk Approach

- Clear ownership of PCI program internally
  - Work with providers and internal sources for effective monitoring
  - Questions and logical steps

- Strong focus on security awareness and education-360 degrees
  - Utilize the analysis data for targeted audiences and topics.

- Tie back breach findings with upfront red flags (plays off case studies)
  - Create your own Case Study to share with merchants and partners.
Foundation for Risk Approach

• Early Identification – Underwriting/Boarding
  • Start with the merchant application. Are you asking valid questions to identify any and all parties in the data stream?
  • Research the information provided. Do not take it at face value.
  • Ask questions to clarify any gray areas.
  • Does the merchant know who they have contracted with and what services are provided (e.g. remote access)
  • Document, document, document for future reference. Is this information part of the merchant profile and can it be extracted at a later date?
  • Identify riskier merchant industries that require additional research outside of auto-approval criteria.
Advanced Tools and Approaches?

• Tracking referral sources:
  • The ISV/PayFac factor
    • What is the PCI scope of ISV? Their merchant customers?
  • Does vertical itself lend itself to higher risk? Hospitality, restaurant, etc.
  • Questions and logical steps.

• Getting more surgical about identifying and addressing risk
  • If you are partnering with PCI vendor-work together to segment merchants and merchant sources
  • Analyze compliance, breaches, etc. trends at the entity and vertical level
  • Immediately engage the referral source and address concerns at the first sign.
Top Takeaways

• The Panel’s final thoughts.
QUESTIONS?