# Post event report



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payment gateway services







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wealth of knowledge from PCI professionals from various different industries. It holds a great opportunity to further your knowledge and network. I found it interesting how this year's conference covered GDPR and its major impact on how PCI compliance is going to be achieved post May 2018. \*\*

Group IT compliance Manager, Odeon

event featuring some very informative and entertaining presentations. I found it particularly useful to see some integration of PCI and GDPR topics. It was nice to see some new faces as well, both amongst vendors and attendees. \*\*

Senior Information Security Manager, Asda

really informative conference with a great range of speakers. I found the information insightful and provided a good context around the PCI and the potential challenges for its new big brother GDPR. Presentations from Neira Jones with Steve Brady, Steve Wright and Nealle Page were outstanding.

Business Controls Director, Saint-Gobain Building Distribution

66 PCI London 2018 provided an excellent opportunity to network with peers, to hear from speakers as to the initiatives they are undertaking and gain assurance that as an information security professional that we all struggle with the same business issues. \*\*

Information Security Manager, AXA

Inside this report:

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#### Key themes

Latest contact centre challenges

Improving internal awareness

All roads lead to PCI DSS?

From PCI to the P&L

Securing new payment processes

# Who attended? Cyber-security We have a 15-year track record of producing the events cyber-security professionals take seriously Risk Management We attract senior risk officers with responsibility for information risk assessment and mitigation Fraud, Audit, Compliance We provide the go-to events for fraud prevention and compliance owners at the world's key corporates Data Protection & privacy We are a key venue for decision-makers with budget and purchasing authority

#### **Speakers**

Simon Brady, Managing Editor, AKJ Associates

Kevin Burns, PCI DSS Compliance Manager, Royal Bank of Scotland

Andy Davies, Product & Strategy Director, Pay360 by Capita

Kevin Dowd, Syntec's QSA

Kurt Hagerman, Chief Information Security Officer, Armor

Tom Harwood, Chief Product Officer, Aeriandi

Alex Hollis, GRC Solutions Director, SureCloud

Naveed Islam, Information Security Director, Dixons Carphone

Matt Jennings-Temple, Digital Marketing Manager, Ground Labs

Neira Jones, Independent Advisor & International Speaker

Jeremy King, International Director, PCI Security Standards Council

Andrew Linn, Security Consultant, Security Risk Management Ltd

Phillip Mason, Software Director, IRM (Information Risk Management)

Simon Moores, Director, Zentelligence (Research) Ltd

James Nelson, Head of UK Channel,
AppCheck

Paul 'PJ' Norris, Senior Systems Engineer, **Tripwire** 

Nick Ogden, Executive Chairman, ClearBank

Nealle Page, Payments Product Owner, Ocado Technology

Alex Pezold, Co-Founder and CEO, TokenEx (Former QSA)

Irene Popoff Possolo, Compliance Leader, Simplyhealth

Tony Porter, Global Head of Marketing, Eckoh

Lars Rembold, Director Strategic Business Development, Scheidt & Bachmann, on behalf of Mastercard Payment Gateway Services

Nadav Shatz, Managing Director, Comsec Consulting

Tony Smith, Sales Director EMEA, PCI Pal UK Limited

Graham Thompson, Sales & Marketing Director, DataDivider Inc

Matthew Tyler, CEO, Blackfoot UK

Colin Westlake, Managing Director, Syntec

Steve Wright, Group Information Security and Data Privacy Officer, John Lewis Partnership

#### Agenda

#### **08:00** Breakfast networking and registration

#### 09:00 Five things you can't say (but did to us) about PCI DSS

Simon Brady, Managing Editor, AKJ Associates

- From PCI to GDPR? Who knew?
- Who makes the new rules? Take me to your leader?
- The de-scoping dead end? Thinking outside the tick box
- PCI is not security thank goodness! (Are you sure?)
- Where to find out what works. Look behind me.

#### 09:20 Combining PCI into a GDPR programme

Steve Wright, Group Information Security and Data Privacy Officer, John Lewis Partnership

- The amalgamation of PCI DSS, GDPR and cybersecurity programmes at John Lewis
- Understanding interdependencies between the different facets
- Insights into how a combined PCI DSS and GDPR programme can lead to greater business efficiency

#### 09:40 Securing payments for transit systems that keep millions of people moving every day [case study]

Lars Rembold, Director Strategic Business Development, Scheidt & Bachmann, on behalf of Mastercard Payment Gateway Services

- · Opportunity: Enhancing consumer experience and employing the latest technology, whilst ensuring top security
- Challenge: Implementation of Point-to-Point Encryption, omni-channel tokenisation and contactless payments across a large network of unattended ticket machines
- Result: How teaming up with a trusted third-party payment provider paid off

#### 10:00 PCI and payments in a changing world

Nick Ogden, Executive Chairman, ClearBank

- Case study: How a cloud-based clearing bank is approaching PCI and cybersecurity
- Fintech and PSD2: How will emerging factors affect payment security?
- Looking to the future: What is next for PCI and payments?

#### 10:20 Education Seminar | Session 1

Aeriandi	The thorny issue of exception handling within phone payments Tom Harwood, Chief Product Officer, Aeriandi
Armor	S.O.S. – Why Shiny Object Syndrome is the enemy of security & compliance Kurt Hagerman, Chief Information Security Officer, Armor
DataDivider Inc	Taking green screen applications out of PCI DSS scope Graham Thompson, Sales & Marketing Director, DataDivider Inc
Ground Labs	Practical tips to help business comply with GDPR Matt Jennings-Temple, Digital Marketing Manager, Ground Labs
PCI Pal UK Limited	Compliance in the contact centre  Tony Smith, Sales Director EMEA, PCI Pal UK Limited
Tripwire	Protecting your POS systems from the next big ransomware threat Paul 'PJ' Norris, Senior Systems Engineer, Tripwire

#### 11:00 Networking and refreshments break

#### 11:30 A brief history of tomorrow

**PCI DSS environments?** 

Simon Moores, Director, Zentelligence (Research) Ltd

- Generation alpha: Driving the new, rejecting the old, demanding a payments revolution
- Intelligence at the edge: A financial revolution in progress
- Peer-to-peer: Bitcoin and the blockchain. 'A computationally burdensome way to hate the Government?'
- Machine learning and mobile: As the industry projects \$31.3 billion in global card losses in 2018, financial institutions must push to outinnovate the fraudsters

11:50 How can channel shift automation and machine learning help to simplify the customer experience, whilst de-scoping complex

• Quantum computing becomes a reality: Opportunity or threat to a global payments system?

#### Andy Davies, Product & Strategy Director, Pay360 by Capita

Andy Davies, I Toddet & Strategy Director, I ayood b

- An overview of the payments ecosystem
- How can channel shift automation help with de-scoping PCI DSS?
- What can machine learning teach us about improving the customer experience?

#### Agenda

#### 12:10 Security awareness training: The importance of patching people

#### Matthew Tyler, CEO, Blackfoot UK

- A brief history of education techniques
- How our memory works and modern teaching techniques
- The intent of information security and security awareness training why bother?
- PCI and GDPR training requirements
- What we have learnt challenges and tips

#### 12:30 Education Seminar | Session 2

)	Education Seminar	Session 2
	Armor	S.O.S. – Why Shiny Object Syndrome is the enemy of security & compliance Kurt Hagerman, Chief Information Security Officer, Armor
	Ground Labs	Practical tips to help business comply with GDPR  Matt Jennings-Temple, Digital Marketing Manager, Ground Labs
	IRM (Information Risk Management)	Vendor management assurance frameworks: Contracting in confidence Phillip Mason, Software Director, IRM (Information Risk Management)
	SureCloud	GDPR: How to embrace PCI's big brother Alex Hollis, GRC Solutions Director, SureCloud
	CardEasy from Syntec	Contact centres, PCI DSS & GDPR – advice and case studies from a leading QSA and hosted services provider Colin Westlake, Managing Director, Syntec; and Kevin Dowd, Syntec's QSA
	TokenEx	Using tokenisation to reduce risk and meet PCI and GDPR compliance obligations Alex Pezold, Co-Founder and CEO, TokenEx (Former QSA)

#### 13:10 Lunch and networking

#### 14:10 Me and Mrs Jones: 2018 – the year of the regulator

Neira Jones, Independent Advisor & International Speaker

PSD2, GDPR, the disabling of SSL: The jobs of PCI professionals just got even more complicated. In this honest, high-calibre dialogue, Neira Jones and Simon Brady, Managing Editor of AKJ Associates, will address the key challenges that such regulations/directives are posing, consider need-to-know solutions and dispel some of the myths surrounding them.

#### 14:30 The synergy between automated and manual penetration testing

Andrew Linn, Security Consultant, Security Risk Management Ltd; and James Nelson, Head of UK Channel, AppCheck

- · Importance of automated testing
- AppCheck beyond ASV in relation to PCI DSS
- Automated and manual testing synergies
- People, expertise and service led solutions

#### 14:50 EXECUTIVE PANEL DISCUSSION Defining and correctly managing scope in PCI

**Kevin Burns**, PCI DSS Compliance Manager, Royal Bank of Scotland **Naveed Islam**, Information Security Director, Dixons Carphone **Irene Popoff Possolo**, Compliance Leader, Simplyhealth

#### 15:10 Education Seminar | Session 3

Comsec Consulting	PCI DSS compliance in container environments Nadav Shatz, Managing Director, Comsec Consulting
Eckoh	Keeping up with changing payments methods, solutions and customer preferences Tony Porter, Global Head of Marketing, Eckoh
PCI Pal UK Limited	Compliance in the contact centre Tony Smith, Sales Director EMEA, PCI Pal UK Limited
TokenEx	Using tokenisation to reduce risk and meet PCI and GDPR compliance obligations  Alex Pezold, Co-Founder and CEO, TokenEx (Former QSA)

#### 15:50 Networking and refreshments break

#### 16:10 Understanding the changing payments landscape

Nealle Page, Payments Product Owner, Ocado Technology

- Alternative payment methods: A helpful aid for PCI compliance or just another payment method?
- What merchants can get out of alternative payment methods
- Practical insights from Ocado

#### 16:30 PIN on glass: The PCI SSC's new standard for software based PIN entry

Jeremy King, International Director, PCI Security Standards Council

- The PCI Security Standard Council's new standard for protecting consumer cardholder data during 'PIN on glass' transactions
- · Providing greater options for merchants accepting payments on mobile phones
- How this will affect the existing mPOS standard

#### 16:50 Closing remarks by AKJ Associates

17:00 Drinks reception

18:00 Conference close

#### **Aeriandi**

# The thorny issue of exception handling within phone payments

**Tom Harwood,** Chief Product Officer, Aeriandi

In order to conform to the Equalities Act and to offer the best quality of service to their customers, merchants have strong incentives to handle exceptions in the best way possible, but at the same time, conform to PCI DSS standards.

#### What attendees will learn:

- Why using DTMF to secure your payments are not enough for certain demographics of your customer base
- Explores different options available to merchants to solve this
- The dos and don'ts
- How the market is solving this thorny subject with technology

#### **Armor**

#### S.O.S. – Why Shiny Object Syndrome is the enemy of security & compliance

**Kurt Hagerman,** Chief Information Security Officer, Armor We've all invested in the latest and greatest technology: machine learning this, data mining that...yet the bad guys are still stealing your data or even holding it hostage. Where are we failing?

In this session, Kurt Hagerman, CISO, Armor, will discuss the reasons why the security community is suffering from S.O.S. – Shiny Object Syndrome. As our inboxes are bombarded with articles about the next new sexy security 'thing,' it is easy to turn our attention away from the fundamental best practices of information security and compliance. However, getting back to basics is truly our best hope for thwarting threat actors.

#### What attendees will learn:

- The business conditions that are catalysts for S.O.S.
- How basic human error remains the fundamental vulnerability in your environment
- The basic principles of information security that are often neglected at the expense of the latest gadget
- How to educate your company leadership on making the right not the flashiest investment in security and compliance

After this session, you will be prepared to cure your company from S.O.S. and focus on the processes that are your best bet for staying safe in any environment.

#### **Comsec Consulting**

## PCI DSS compliance in container environments

**Nadav Shatz,** Managing Director, Comsec Consulting

In this session, Comsec's experts will introduce container security principals and how they apply in PCI DSS compliant environments. Comsec will show the internal QSA process for addressing PCI DSS compliance issues in emerging technologies such as containers, and the unique PCI security implications of containers and how the PCI DSS requirements are affected. Comsec will also walk you through a practical case study for implementing PCI DSS compliance in containerised environments.

- The QSA approach for emerging trends and technologies
- Containers security overview
- Affected PCI requirements and QSA methodology
- Case study containerised environments PCI DSS compliance assessment

#### **DataDivider Inc**

# Taking green screen applications out of PCI DSS scope

#### **Graham Thompson**,

Sales & Marketing Director, DataDivider Inc Many call centres, retailers and hoteliers continue to operate their businesses based on green screen applications running on mainframes, AS 400s/iSeries and other like antiquated hardware. These systems add a further level of complexity when trying to achieve PCI DSS compliance in a cost effective manner. This presentation looks at these additional complications and presents how these systems can be simply and eloquently taken out of PCI DSS scope.

As plans are normally afoot to retire these green screen applications, businesses attempt to minimise the investment they make into these legacy systems. As such, resources and knowledge in these systems is usually a scarcity within the organisation. Often the management and maintenance of these solutions is out sourced to third parties further increasing the cost of any required changes.

Having reviewed why to make any legacy application PCI DSS compliant could prove costly and against the grain of corporate politics, the presentation moves on to the possibilities of how to take such solutions out of PCI DSS scope with the minimal changes to the legacy system. The presentation will address how with DTMF tone masking or data capture cloaking combined with screen scraping, screen painting, tokenisation and payment re-direction it is possible to remove these applications from the cardholder data environment (CDE).

#### What attendees will learn:

- Why legacy applications prove problematic for any PCI DSS compliance team
- How to remove the telephone capture of cardholder data from PCI scope
- How tokens can replace cardholder data within legacy application
- How tokens can be injected into legacy systems without any system changes
- How through proxy payment processing it is possible for legacy applications to process payments based on tokens

#### **Eckoh**

Keeping up with changing payments methods, solutions and customer preferences

**Tony Porter,** Global Head of Marketing, Eckoh

Customers today are increasingly becoming more careful and conscious of the sensitivity of their payment card data. Data breaches and fraud continue to rise so anyone taking payments has to be on the front foot when it comes to offering the most secure and up to date payment options. Does this present you with a challenge? Eckoh's recent contact centre survey showed up that contact centres are using multiple systems to achieve PCI DSS compliance and 66% were still using 'pause & resume' as their chief compliance solution. While they may technically achieve compliance they are still vulnerable as they have sensitive data flowing throughout their systems. Adding more payment options to a multi-system management portfolio is going to seriously complicate things for you.

With the advent of GDPR, organisations will now be liable for any data breaches and data exposure. That's quite onerous so the best way to address this is to have no data in your system – so nothing to steal.

- What you need to be able to offer the latest in payment methods including Apple Pay and Live Chat Pay
- Why de-scoping a contact centre is by far the best option for achieving and maintaining compliance
- How PCI DSS compliance solutions can help address certain GDPR elements and prevent data entering your systems

#### **Ground Labs**

## Practical tips to help business comply with GDPR

#### Matt Jennings-Temple,

Digital Marketing Manager, Ground Labs Since the General Data Protection Regulation (GDPR) was ratified by the European Parliament a lot has been written about its impact on EU businesses. Part of that focus has been to inform the business community of the fiscal impact of GDPR and the fines associated with non-compliance. Little practical advice has been released for businesses to deal with GDPR and how to handle day-to-day activities such as a Subject Access Request (SAR) or the Right to Erasure.

From what we are seeing in the market there is a real need for practical advice of how to successfully manoeuvre and comply with the GDPR articles that will directly affect them.

During this session, Matt will examine the most important articles of GDPR and outline how Ground Labs can help organisations prepare for them.

#### What attendees will learn:

- The software has over 50 data types pre-configured
- There is built in remediation functions
- We scan your entire environment for structured and unstructured data
- How the tool helps with global compliance standards

## IRM (Information Risk Management)

# Vendor management assurance frameworks: Contracting in confidence

#### Phillip Mason,

Software Director, IRM (Information Risk Management)

Supply chains have always been an integral component of an organisation's business operation, so why has it taken GDPR to bring renewed vigour to how information security, procurement and legal collaborate?

With increasing levels of digital transformation and outsourcing, businesses are sharing a range of valuable and sensitive information with suppliers. Consequently, information security are needing to work with suppliers and the wider business throughout the procurement process to manage information security risk. In seeking to achieve this, businesses face a number of related problems.

Join Phillip Mason for a 30 minute presentation where he will address the challenges of developing an effective and pervasive vendor management assurance framework and discuss what options are available for those who have limited time and resources.

#### Why attendees will learn:

- How to involve information security with procurement and legal
- How to get the business to own information security risks
- How to identify key suppliers and services and perform effective due-diligence reviews for PCI DSS and GDPR
- Identify how technology can drive cost savings to your existing processes

#### **PCI Pal UK Limited**

### Compliance in the contact centre

**Tony Smith,** Sales Director EMEA, PCI Pal UK Limited

In the session, we will discuss how PCI DSS compliance can have a positive influence on customer experience in the contact centre.

- What are the challenges in achieving compliance in the contact centre
- How to achieve compliance without impacting on CX
- Homeworking challenges
- How to de-scope the contact centre

#### SureCloud

## GDPR: How to embrace PCI's big brother

**Alex Hollis,** GRC Solutions Director, SureCloud

The General Data Protection Regulation (GDPR) has become one of the biggest items on everyone's agenda this past year, but a disproportionate amount of focus has fallen on the fines being brought into force. We want to take a more optimistic look at the regulation, why it came to be and how it can be a massive opportunity to strengthen your reputation and (re)gain customer confidence.

We will also look at how the implementation and ongoing maintenance of compliance can be addressed, leveraging PCI DSS compliance.

#### Why attendees will learn:

- Why someone is talking principally about the GDPR to a PCI audience
- Why the world's most valuable resource is no longer oil, but data
- Why the GDPR came to be and how it is principally a human rights orientated regulation
- Why the GDPR is far more than a simple check-box compliance exercise
- Why the GDPR is a massive opportunity in disguise for organisations who take it seriously
- How the GDPR aims to change company culture by turning risk assessments on their head
- An analytical breakdown of the GDPR Articles that uncovers those that are applicable to your organisation, and how to tackle these through a risk-based approach
- Key areas of focus for any GDPR programme based on personal and client feedback
- How to effectively implement GDPR by expanding upon existing compliance programmes and management systems (PCI DSS, ISO 27001)

#### **CardEasy from Syntec**

Contact centres, PCI DSS & GDPR – advice and case studies from a leading QSA and hosted services provider

**Colin Westlake,** Managing Director, Syntec; and **Kevin Dowd,** Syntec's QSA

Best practice to ensure MOTO card payments in call centres are compliant; de-scoping the contact centre environment from PCI DSS controls; and tips on how PCI DSS can also help inform GDPR strategy.

#### Why attendees will learn:

- De-scoping your contact centre, call recordings, home workers and outsourcers from PCI DSS
- The PCI DSS challenge in call centres a real world QSA view
- How to reduce the on-going burden of compliance using DTMF payment technology
- PCI DSS and lessons for GDPR
- Protecting the customer experience and improving customer trust
- Case study feedback

#### **TokenEx**

Using tokenisation to reduce risk and meet PCI and GDPR compliance obligations

**Alex Pezold,** Co-Founder and CEO, TokenEx (Former QSA)

Join TokenEx Co-Founder and CEO, Alex Pezold, for a multi-point illustration of the different ways organisations are securing PCI data using tokenisation, as well as protecting personal data using pseudonymisation through a singular PCI and GDPR compliant platform.

This session will showcase how you can secure both PCI and personal data across all your data acceptance channels – websites, web services, batch files, contact centres, and more.

Learn how you can reduce risk, achieve PCI compliance, and prepare for GDPR by tokenising sensitive data at the point of acceptance, while still supporting business-as-usual processes.

If you're not securing all data sets, you are missing the bigger picture.

- The pros and cons of network vs. payment tokens for PCI compliance
- How cloud-based vs. on-premise tokenisation affects PCI compliance
- The benefits of tokenisation at the 'point of acceptance'
- How to implement tokenisation across an omni-channel environment
- Ways tokenisation can be used for pseudonymisation of personal data
- Where pseudonymisation can be used to help meet GDPR data and privacy requirements

#### **Tripwire**

# Protecting your POS systems from the next big ransomware threat

**Paul 'PJ' Norris,** Senior Systems Engineer, Tripwire The price of stolen credit card information has hit an all-time low, and thanks to the EMV standard and end-to-end encryption, scraping payment card data will become virtually impossible for attackers. Unfortunately, this isn't stopping them from illegally profiting somehow. According to Forrester Research, cybercriminals are expected to turn to point-of-sale (POS) ransomware in 2018, making retailers their next lucrative target.

Using real ransomware attacks, this session analyses common exploits leveraged by cybercriminals and the hardening techniques organisations can adopt to defend against future threats. We'll discuss the key steps to protecting POS systems, including implementing foundational security controls and testing the effectiveness of a disaster recovery programme. Lastly, we'll walk through a live demo, emulating a ransomware attack and identify weakened controls to show how to remediate and precisely respond to these widespread attacks.

- The foundational security controls necessary to defend against rampant ransomware attacks
- How to test the effectiveness of a disaster recovery programme
- How to identify weak spots in the environment
- Key steps to quickly detect, remediate and response to attacks