

PCI and AI

David Lock John Bycroft

Introduction David Lock

Spent a total of 16 Years at ACI 2 tours of duty! 1987- 1994, 2000 - 2009

- BASE24 Non-stop
- Card Management
- Back-office strategy
- PRM
- Smart Card Products

S1 – creator of Postillion 4 years

Consultancy
PCI implementation / upgrades



Global success in payments and data security



15 of the 25 largest banks in the world



3 of the 15 largest retailers in the world



The 3 largest credit card processors in the world



























































comforte Data Security Platform helps ...

Simplify and Strengthen Your Data Security



Enable
Secure Usage
of Data



Achieve
Compliance &
Reduce Risk







Benefits for security teams



Simplify data security and make it more efficient



Enable business to use data in a secure and compliant fashion



Improve agility
to easily adapt to new
regulations



Reduce risk
by making your data
useless for threat actors



Control access
to sensitive data on
granular basis



Consolidate tools and reduce cost by protecting the data itself





Typical use cases

Data Analytics



Cloud Migration



Payments







Tokenization replaces sensitive values





First/Last: **Alan Turing**Tax ID num: **101-66-7459**Credit Card: **4321 1234 4568 9012**



First/last: **Alan Efplqy**Tax ID num: **FD4-J2-96BG**Credit Card: **4321 1299 9999 9012**

comforte Protection Engine



Structured and semistructured elements containing values such as names, DoB, account numbers, SSNs, etc.

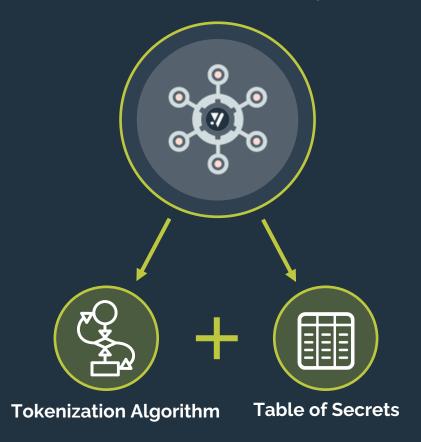




Downstream DBs, Files, Apps

Your Data Deserves Best-in-Class Tokenization

comforte Tokenization Engine





Stateless / Vault-less tokenization



Linearly scalable for extreme performance



Patented technology based on unbalanced Feistel networks



Validated by independent cryptologists



Collision-free



Supports various element formats to be tokenized (PII, PHI,...)







Partnership Driver: PCI DSS v4.0 Compliance



v4.0

Why v4.0?

- Align security practices with evolving threats
- Security as a continuous process
- Increase flexibility for payment industry organizations to meet regulatory requirements amidst different methods
- Optimize validation methods and reporting options

Major new requirement concerning protecting data at rest:

- Disk Level Encryption is **not sufficient anymore**
- If Card Data must be stored, it must now be encrypted at file level on disk, or field-level in a database.





Why comforte for ACI RPS and BASE24?

Official Partnership and Integration

 comforte SecurDPS is ACI's preferred, tested solution for protecting data at rest for their on-premises products

Proven Expertise and ACI Customer Successes

- comforte has a track record in providing data security solutions in the payments industry.
- Extensive knowledge of ACI's organization & products.

HPE NonStop Support

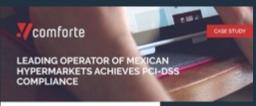
 comforte has a proven track record of installations and customer successes on HPE NonStop, including many examples where our solutions protect ACI BASE24 on HPE NonStop already.





Successful implementations for BASE24 customers





Commercial City Freelou is a Manican holding company of Ingermantets headingantened in Mexico City III agreemate the Ingermantets La Comer. Cit Malant. Feedin and Summer, which have a strong presence or Mexico City State Of Mexico and other areas mostly in the Central and Sajor region of the country.

Communical City Frenkin presences up to pit on POS cand itemaction every year on NCT \ MBASIA_CTAxxiv oystem Communic City Frenkin \ addity to provide reliable, secure and cost effective transaction processing servic to its Ingeneral-last in a -ortical success factor.

CHALLENGES

Since City Frederic central AC BASEAL authorization system must be up and representation of the PCE shareactions from its flyapemarket such as Lac Contex frederic, and Summar the lacy challenge uses to employment a data protection statistics that avoid, changed in the engine pulpositions which othering a statistic actually large longitud the data and on City Predicts.

The main driver for City Phodos to implement a reliable data prosection obtains not an achieve compliance with PEC-Did regulations, which requires that contribution data SNA4 must be reclaimed unmatability reference that contribution reviewed to work with ACS BADILLO in HPEC Monitorp provises and had to be implemented in less than 6-months to meet a PC-Did on the Committed of t

Non-compliance would recult in regulatory fines from acquiring banks and an increase in intendringle fees, not to mention the reputational damage of

REQUIREMENTS

Guern'the complain POS rethalors configuration and the high level of service that outcomers expect. City Fresha set very high standards for the solution protecting the confloation data that they manage.

- The solution models to run on HPE handlogs systems and AO BYGE by interconnects.

 Billious algorithm to replace parts of the FMN with solvers that are of no set to harders.
- A secure-visit using-dual control that stories the relationship between blaces and ITMs.
- Easy implementation avoiding changes to outsing applications, which was a crucial characteristic to solved the solution.
- Effective authoritication of users to prevent haudulant users

CHICKENOTS

- flure hypermarkets Lar Cor City Market, Fresko-and
- POS network acquirer processing up to 30 m transactions per year using AO
- ► Now compliant with PO-DSS
- Highly flexible and scalable solution regiserement (saidly and-scally

SECURE YOUR GROWTH WITH COMFORTE

With more than 30 years of experience in data protection on truly mission-critical systems, comforte is the perfect partner for organizations who want to protect their most solubility data.

SecuriOFS, has been built from the ground sign to bed address data security in a serial that is driven by digital business interestions, suppressed customers, and continuous borrisings disruptions, the ser-hater to help solver your greeth by providing expertise, an provided to beforeign guide, and local.

To learn more, get in touch with a conforte representative today by violing www.comforte.com/contacts

PCI AND GDPR DATA PROTECTION REQUIREMENTS MET WITH ZERO DOWNTIME ON PAYMENTS PROCESSING NETWORK

Backlar is a samply purposes processing center by adequative of in Storonia that serves 3 to believe and other restitutions across as countries and in four different currencies. Benium's mission is to provide reliable, social and cost effective transaction processing services involving various bank payment: pathwents to its continuers.

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CHALLENGE PCI AND GDPR COMPLIANT DAT PROTECTION

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billion (control behavioral Cycles (CE)

OLECK FACTS

- Payments processor handling
 Annie 1 in miles handling
- New compliant with PC and
- Highly flexible and soluble solution implemented quotify

SECURE YOUR GROWTH WITH COMFORTE

With more than Joi pains of appearance in data protection on truly wrozen-frozen in the particular parties for apparature in the particular parties for apparaturation with water to protect their more existence of the protect distance of the particular particular parties of their parties of their

the are here to help secure your prowth by providing expertise, an encystive technology suite, and ocal support.

to learn more, get in touch with a comforte representative today by stating wave comforts comcontact.

Continues in a con-

MAJOR OIL COMPANY CHOOSES TOKENIZATION

TO ACHIEVE PCI COMPLIANCE

ervers are muclive ractive mode so that traffic is complainly balanced cross both systems and fively bouncing back and forth. This meant leplayment had to be done on a numing production system.

- PCI data protection requirements have been fulfilled without any need recoverables resided.
- The ordine project, from development to tending, we completed in less than se
 - The network is regularly scanned for unmarked PMVs. to ensure compliance in the

SECURE YOUR GROWTH WITH

Valida move than all years of experience promising percently on truly inscision-critical tystems, committee Acid in the perfect perhaps for organizations where want to protect their most estudies protect their most estudies inspection table teaching. It impacts to the teaching in the sent said them the ground up to best address oldate security in a world that of where by oldged, becomes involved on a responsemed cultationers, and contribution.

We are here to help occure you growth by providing expertise, encountries technology suite, an local support.

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Xcomforte

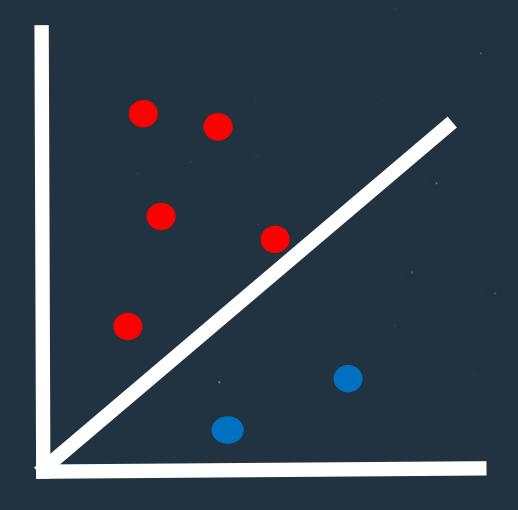


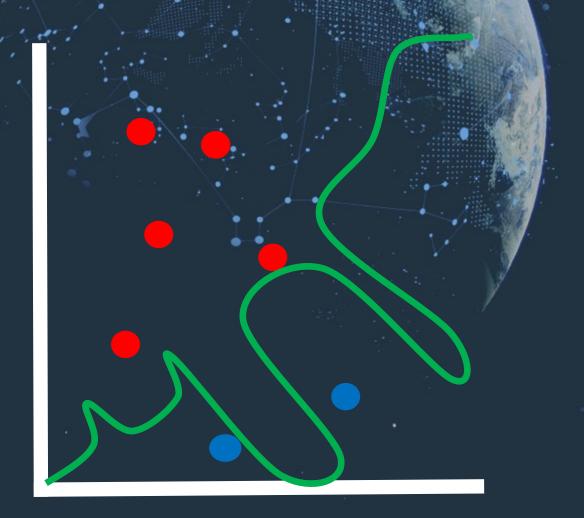


A demonstration of Machine Learning and Tokenisation

David Lock

Just drawing a line through data





Just drawing a line through data

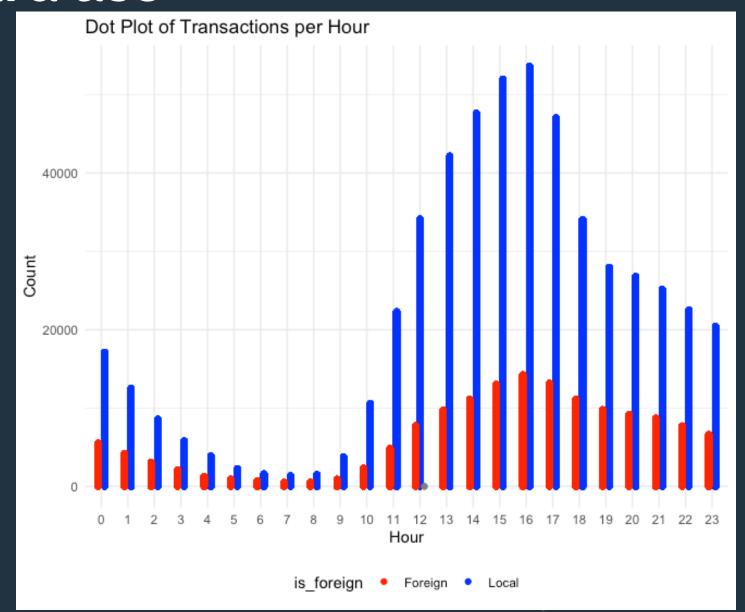


Overview of Flow Results Model is use only given input result to data train Train Data Test Data Results Create Analyse Run Model Results Model



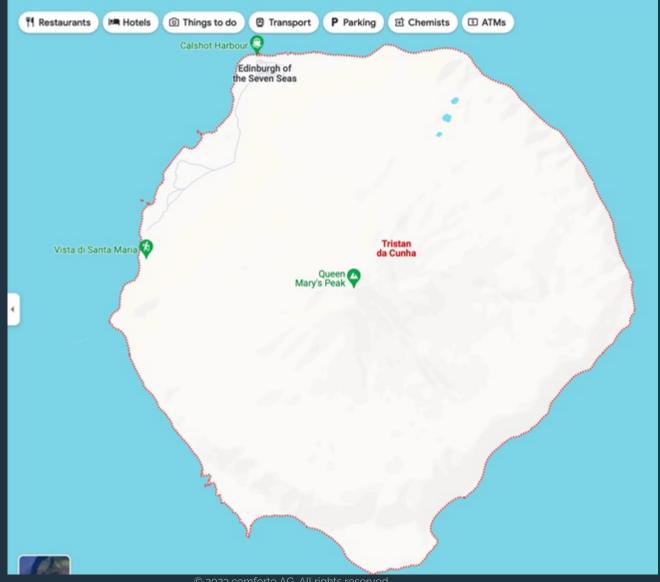


Card use



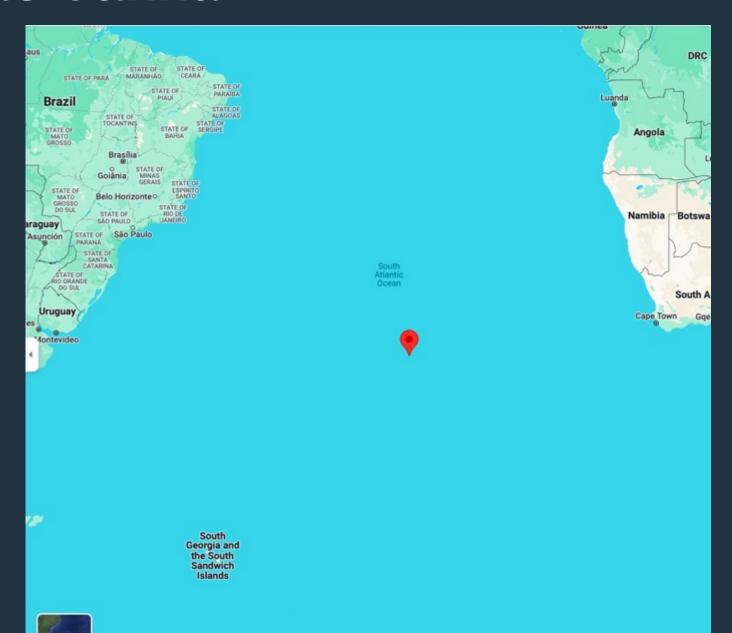


Tristain de Cuhna



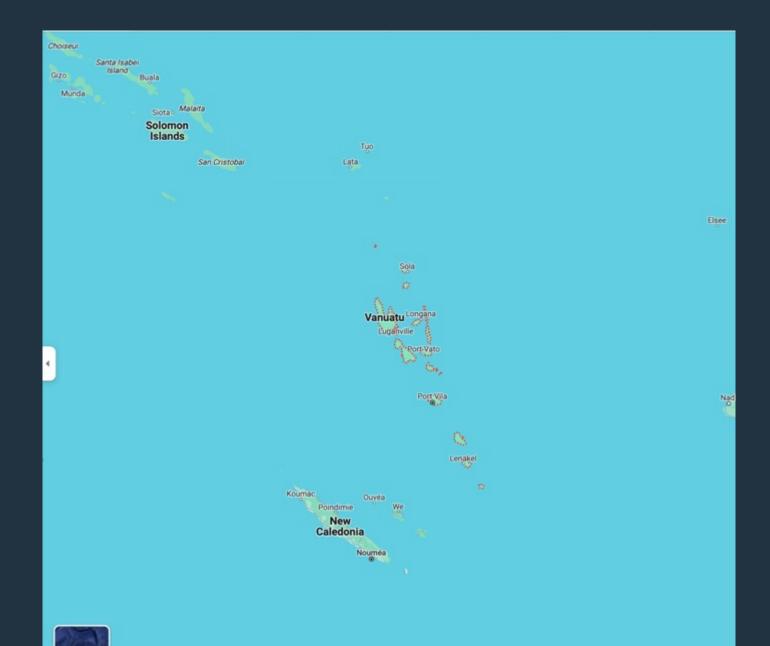


Tristain de Cuhna



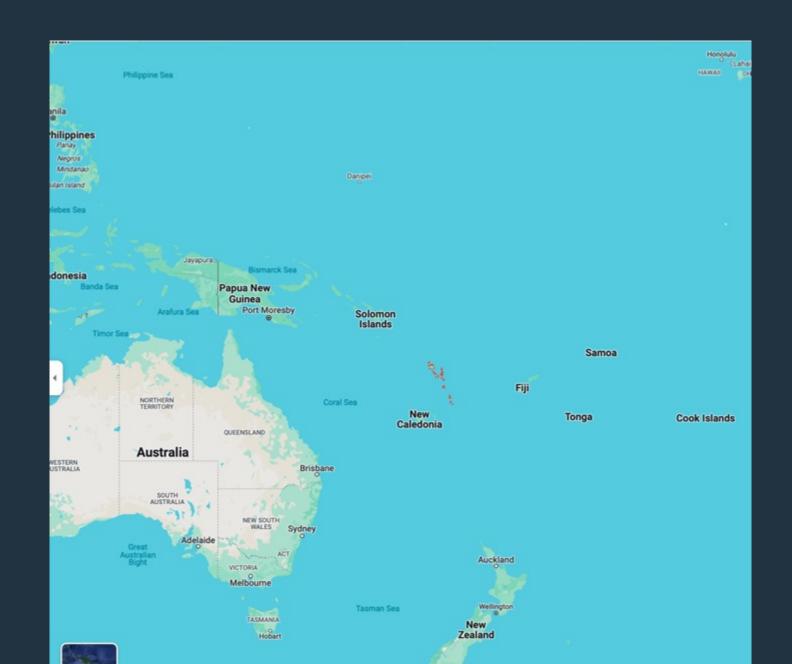


Vanuatu

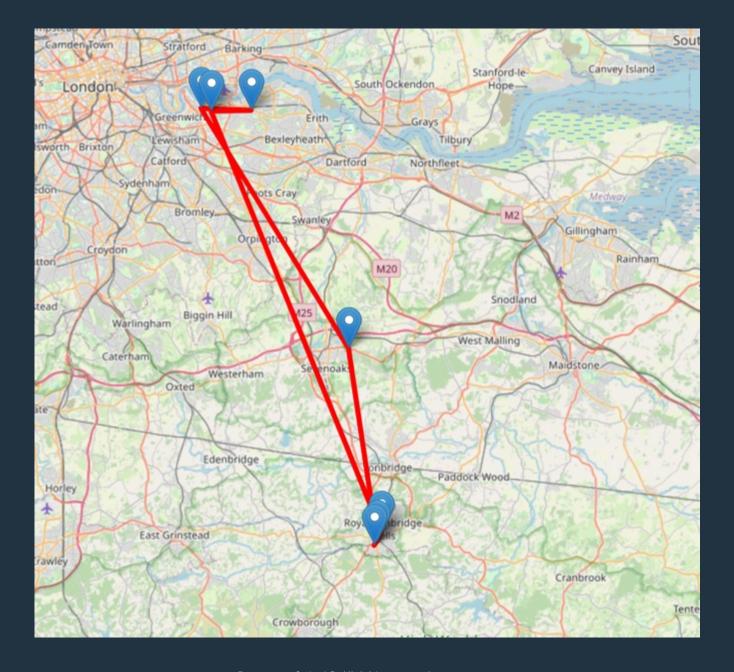




Vanuatu









H2O.ai

Data

					_	_					<u>issuer_</u>
					<u>Trans_</u>	Response_					<u>country_</u>
<u>sequenceNo</u>	<u>Tdatetime</u>	<u>atmid</u>	Trans_type	Trans_PAN	amount	<u>code</u>	<u>BIN</u>	<u>Owner</u>	<u>Issuer_type</u>	<u>Scheme</u>	<u>code</u>
	2023-12-05			4826040218							
2.0233E+12	T00:32:31Z	BAN00001	29	544529	10000	00	482604	TCZ	Debit	MasterCard	826

Foreign_ Card	<u>ONUS</u>	<u>latitude</u>	longitude formatted_address	Fraudflag
FALSE	FALSE	51.5366119	-0.121928 134 York Wy, London N1 0AX, UK	FALSE



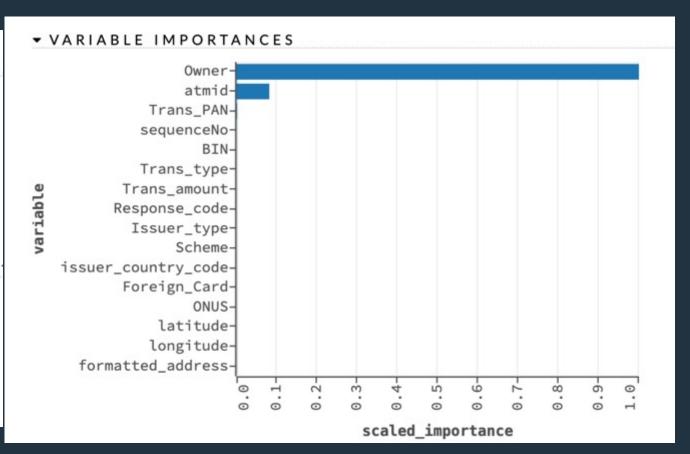
No features - Untokenised

▼ TRAINING METRICS - CONFUSION MATRIX ROW LABELS: ACTU

	FALSE	TRUE	Error	Rate	Precision
FALSE	474362	6	0.0	6 / 474,368	1.0
TRUE	0	1155	0	0 / 1,155	0.99
Total	474362	1161	0.0	6 / 475,523	
Recall	1.0	1.0			

▼ VALIDATION METRICS - CONFUSION MATRIX ROW LABELS: AC

	FALSE	TRUE	Error	Rate	Precision
FALSE	190922	6	0.0	6 / 190,928	1.0
TRUE	0	360	Θ	0 / 360	0.98
Total	190922	366	0.0	6 / 191,288	
Recall	1.0	1.0			





Data Tokenised

					<u>Trans_</u>	Response_					<u>issuer_</u> country_
<u>sequenceNo</u>	<u>Tdatetime</u>	<u>atmid</u>	Trans_type	Trans_PAN	<u>amount</u>	<u>code</u>	<u>BIN</u>	<u>Owner</u>	<u>lssuer_type</u>	<u>Scheme</u>	<u>code</u>
	2023-12-05			4826040218							
2.0233E+12	T00:32:31Z	BAN00001	29	544529	10000	00	482604	TCZ	Debit	MasterCard	826
	2023-12-05			2241804649							
2.0233E+12	T00:32:31Z	BAN34568	29	558024	10000	00	769925	WFC	Debit	MasterCard	949

Foreign_ Card	<u>ONUS</u>	<u>latitude</u>	longitude formatted_address	<u>Time</u> _since	<u>Fraudflag</u>
FALSE	FALSE	51.5366119	-0.121928 134 York Wy, London N1 0AX, UK	2579	FALSE
FALSE	FALSE	51.5366119	-0.121928 134 DTWP BD, QTSITS S1 0FC, ZP	2579	FALSE



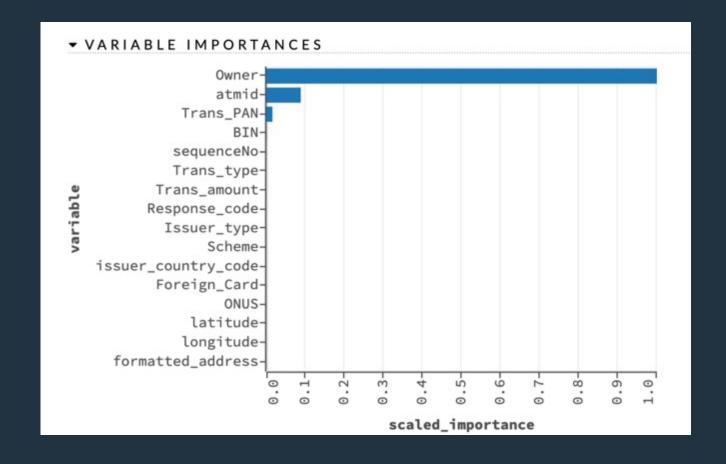
No features - Tokenised

* TRAINING METRICS - CONFUSION MATRIX ROW L

	FALSE	TRUE	Error	Rate	Precision
FALSE	474361	7	0.0	7 / 474,368	1.0
TRUE	0	1155	Θ	0 / 1,155	0.99
Total	474361	1162	0.0	7 / 475,523	
Recall	1.0	1.0			***************************************

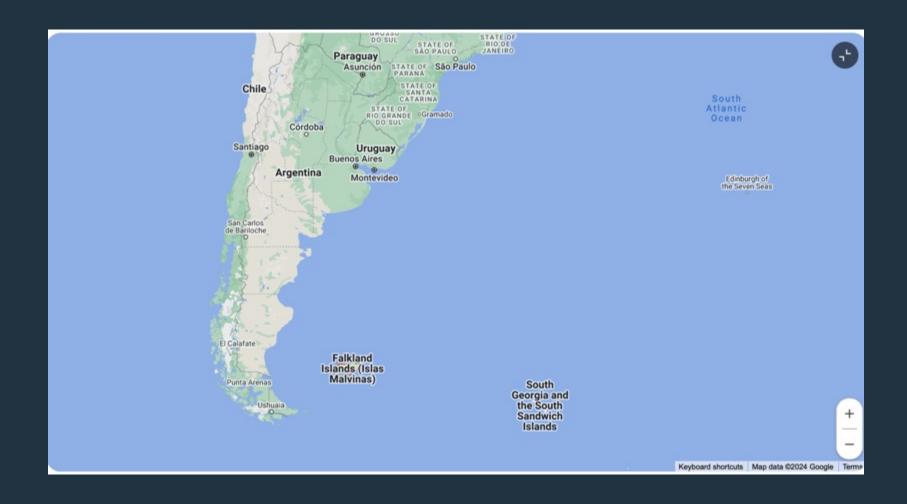
▼ VALIDATION METRICS - CONFUSION MATRIX ROW

	FALSE	TRUE	Error	R	ate	9	Precision	(
FALSE	190920	6	0.0	6	/	190,926	1.0	
TRUE	0	360	Θ	Θ	1	360	0.98	
Total	190920	366	0.0	6	1	191,286		
Recall	1.0	1.0						





The Falkland Islands

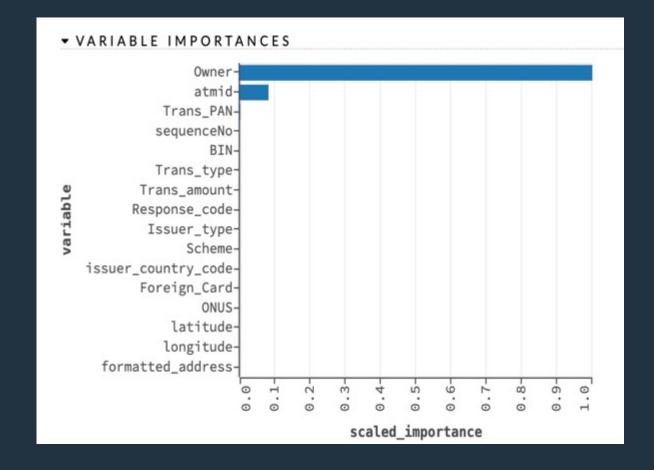




Introduce the Falklands

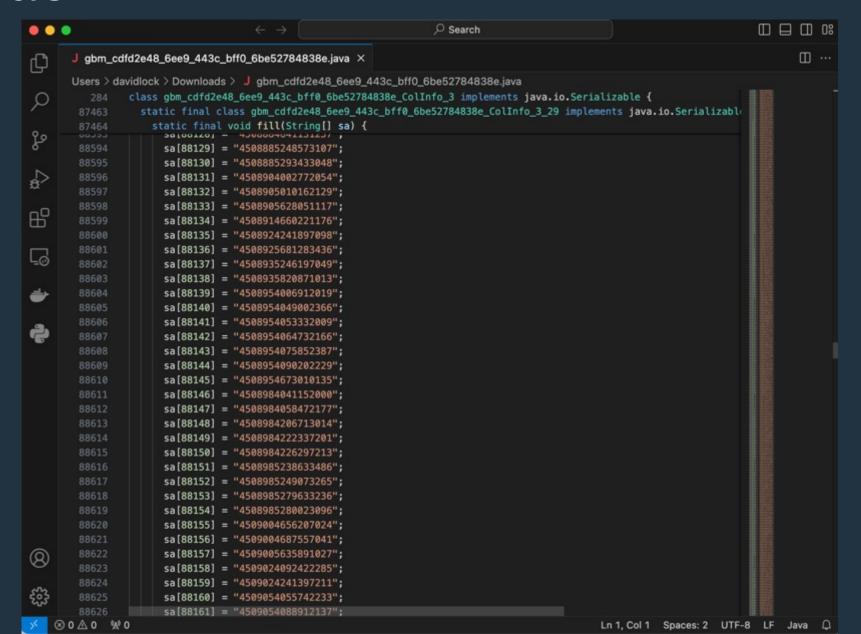
▼ PREDICTION - CONFUSION MATRIX ROW LABELS:

	FALSE	TRUE	Error	Rate	Precision
FALSE	0	7047	1.0	7,047 / 7,047	NaN
TRUE	0	180	Θ	0 / 180	0.02
Total	0	7227	0.9751	7,047 / 7,227	
Recall	0.0	1.0			





Code





Feature Engineering

22/04/1972







Feature Engineering

10/04/2024 12:17

- Second quarter
- Spring
- April
- Second week of month
- Wednesday
- 12th Hour
- Second quarter hour
- Afternoon



Binning

Small

Medium

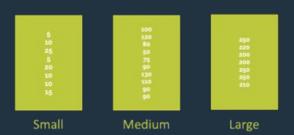
Large



Vectored Features

22/04/1972 =

- Second quarter
- Spring
- April
- Second week of month
- Wednesday
- 12th Hour
- Second quarter hour
- Afternoon









Adding Features

Distance

TimeDiff

Speed

StartWindow

PAN_60_Minute_Count

atmid_60_Minute_Count

atmid_BIN_60_Minute_Count

atmid_Foreign_60_Minute_Count



Untokenised Features

123456 121126 129856 122356 111156 126546 123456 185461 123456 126543 111222









Tokenised features

777777 112244 888888 122356 154321 165432 777777 937377 777777 984322 965123









Adding Features

Distance

TimeDiff

Speed

StartWindow

PAN_60_Minute_Count

atmid_60_Minute_Count

atmid_BIN_60_Minute_Count

atmid_Foreign_60_Minute_Count



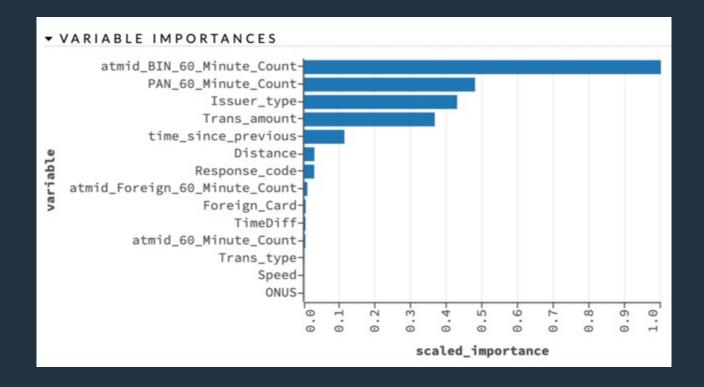
With features - Tristan

▼ TRAINING METRICS - CONFUSION MATRIX ROW L

	FALSE	TRUE	Error	Rate	Precision
FALSE	474368	0	Θ	0 / 474,368	1.0
TRUE	0	1155	Θ	0 / 1,155	1.0
Total	474368	1155	Θ	0 / 475,523	
Recall	1.0	1.0			

▼ VALIDATION METRICS - CONFUSION MATRIX ROW

	FALSE	TRUE	Error	Rate	Precision
FALSE	190924	2	0.0	2 / 190,926	1.0
TRUE	0	360	Θ	0 / 360	0.99
Total	190924	362	0.0	2 / 191,286	
Recall	1.0	1.0	 		P

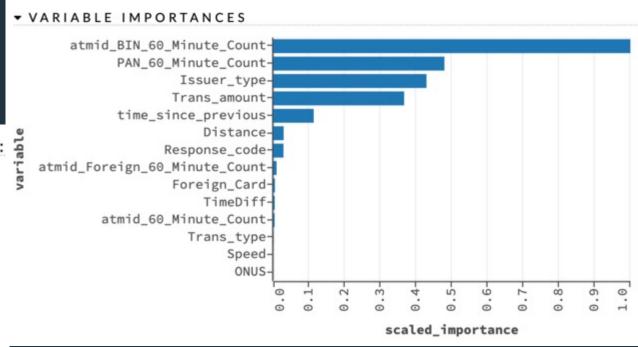




With features Falklands

▼ PREDICTION - CONFUSION MATRIX ROW LABELS:

	FALSE	TRUE	Error	Rate	Precision
FALSE	7045	0	0	0 / 7,045	1.0
TRUE	0	180	0	0 / 180	1.0
Total	7045	180	0	0 / 7,225	
Recall	1.0	1.0			





Conclusion

- Not all people from Tristan / Vanuatu / Falklands are bad
- Risk is high of insecure data being used in Machine Learning
- Tokenising data does not impact results
- Using Features on tokenised data provides secure ways of providing models that are not overfitted
- SecurDPS should be part of any AI pipeline



Old stuff!!!





Fairness

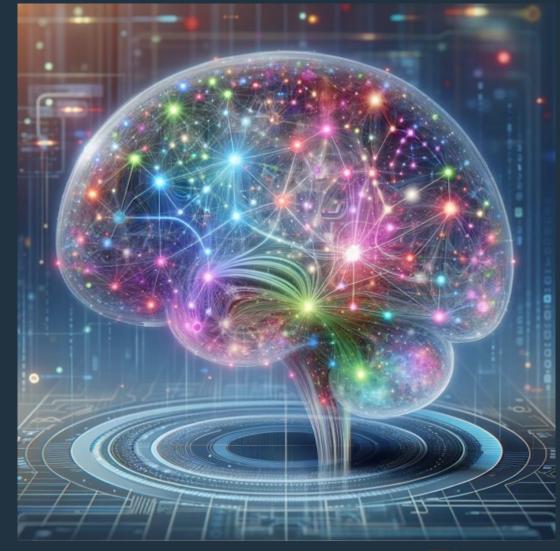
Accountability

Reliability and Safety

Transparency

Privacy and Security

Inclusiveness





I asked Gemma this:

give me directions like an old drunk pirate from amsterdam to berlin



The response I got was:

"Avast, me heartie, and listen close to the rumblin' directions of this old drunk pirate named Barry from Amsterdam to the wicked city of Berlin. First, you gotta sail down the North Sea, me hearty, and head north-east like a drunkard's dream. Once you reach the coast of Denmark, you're gonna want to hop ashore in Copenhagen. It's a fine city, with plenty of ale and beautiful broads. But you ain't got time to mess around, so get your boots on and prepare to journey onward. From Copenhagen, you're gonna wanna head south-east, me lad, following the old river Rhine. It'll lead you through Germany and past some mighty fine castles. You'll also encounter a bunch of grumpy Germans, but don't let their sour faces fool you. They're actually quite friendly, once you get to know them.



It goes on....

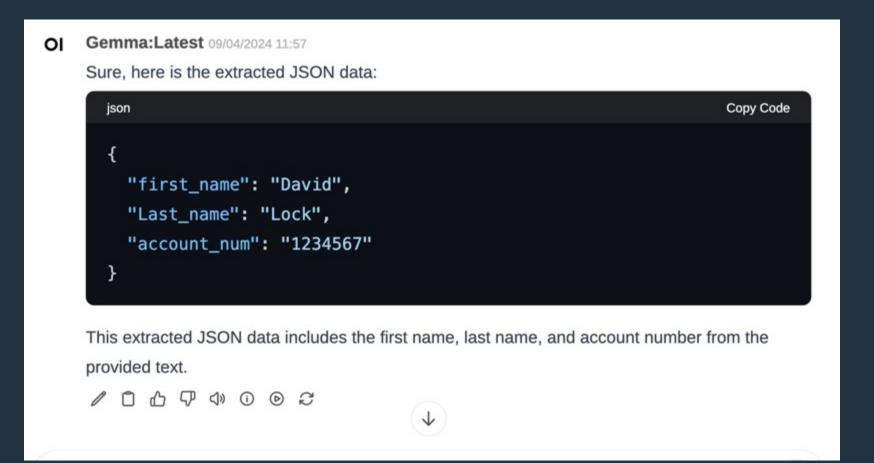
Once you reach the city of Berlin, you'll be in the heart of the world. It's a wicked place, full of art, history, and plenty of trouble. But hey, you're a pirate, so you're used to trouble. Just be sure to drink plenty of schnapps and sing a lot of sea shanties.

Now, me heartie, I know these directions are a bit... rambunctious, but I guarantee you'll find your way to Berlin. Just be sure to pack plenty of rum and a good sense of adventure. And always remember, the best way to get to Berlin is by following the wind in your hair and the devil in your heart. Avast, me heartie, let's raise a glass to the high seas and the wicked city of Berlin!"



Prompt:

using the schema first_name Last_name and account_num extract in JSON the features firstname lastname and account number from "hello my name is david lock and my account number is 1234567"





Feature Entity Recognition

- Determines part of text
- For security we are looking for PII (Personal Identifiable Information)
- Can identify names, address and other information
- There are multiple routes that can be taken:
 - Libraries
 - SpaCy
 - Flair
 - Stanford
 - LLM's
 - Regex
 - Lookup dictionaries
 - Scripting / code





Pipeline











Text

Tag

Token

Model



Conclusion

- Never ask a drunk pirate for directions
- Security is key for LLMs (and all AI)
- Tokenising data does not impact results
- Feature Entity Recognition can be used to real time tokenise data
- SecurDPS should be part of any AI pipeline

Avast, me heartie, let's raise a glass to the high seas and the wicked city of Berlin!"





