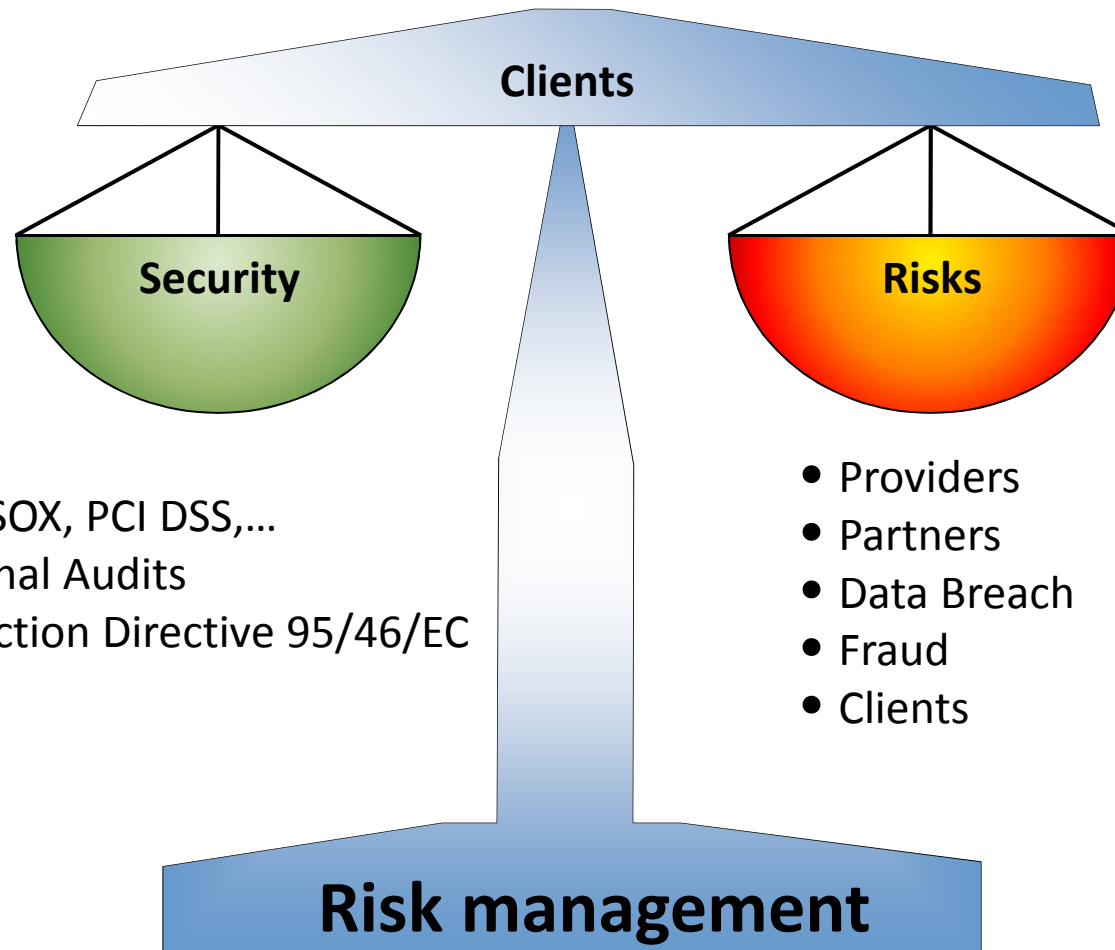


Security & Business



- Compliance : SOX, PCI DSS,...
- Internal/External Audits
- EU Data Protection Directive 95/46/EC
- Clients

- Providers
- Partners
- Data Breach
- Fraud
- Clients

PCI DSS - Compliance Benefits

QUALITATIVE

- **Maps and supports other compliance regimes : SOX, ISO 27001,..**
- **Improves reputation**
- **Increases consumer confidence**
- **Adds value to company's name**
- **Help to better understand our systems and processes**
- **Clarify where and how data are stored**

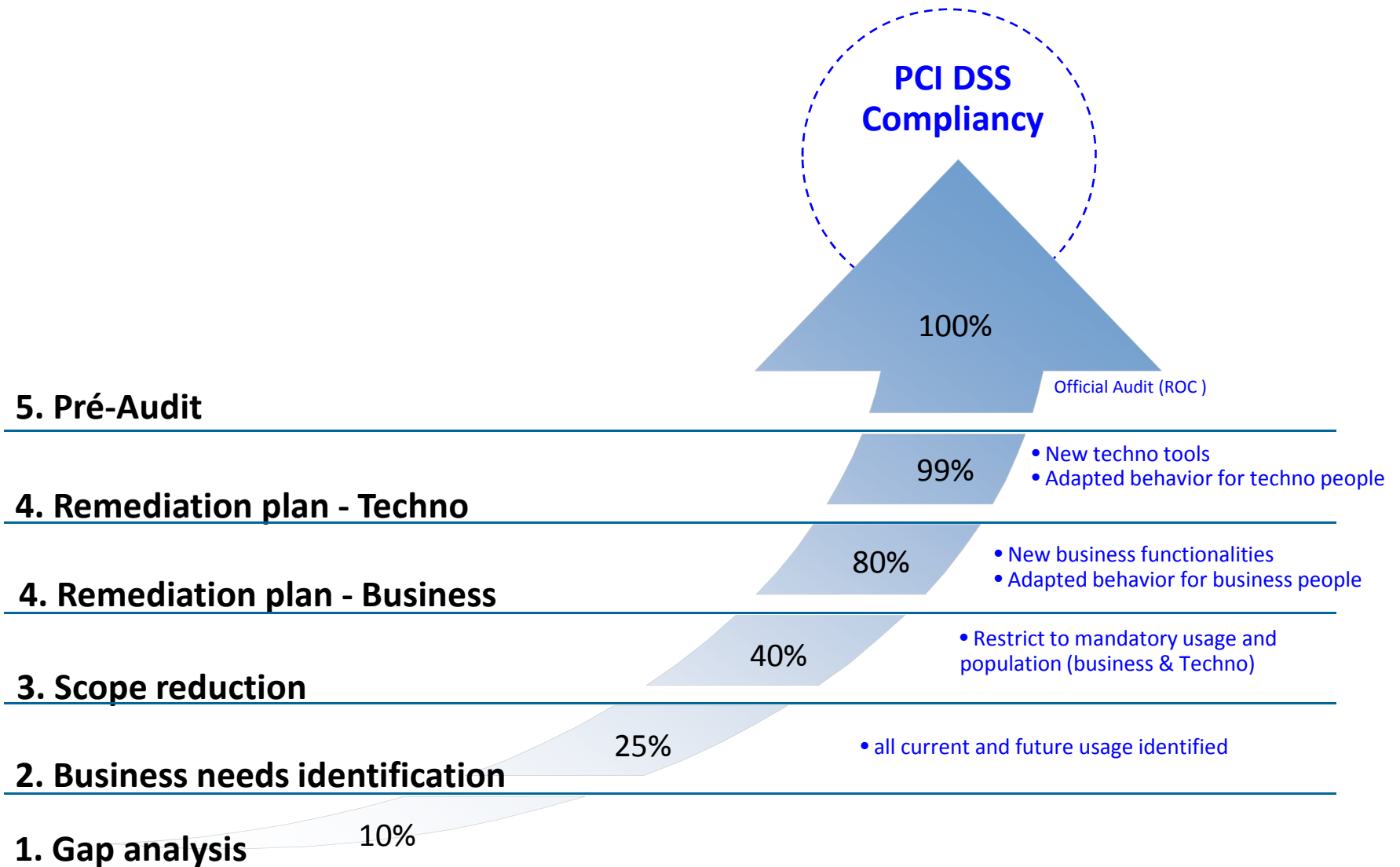
PCI DSS - Compliance Benefits

QUANTITATIVE

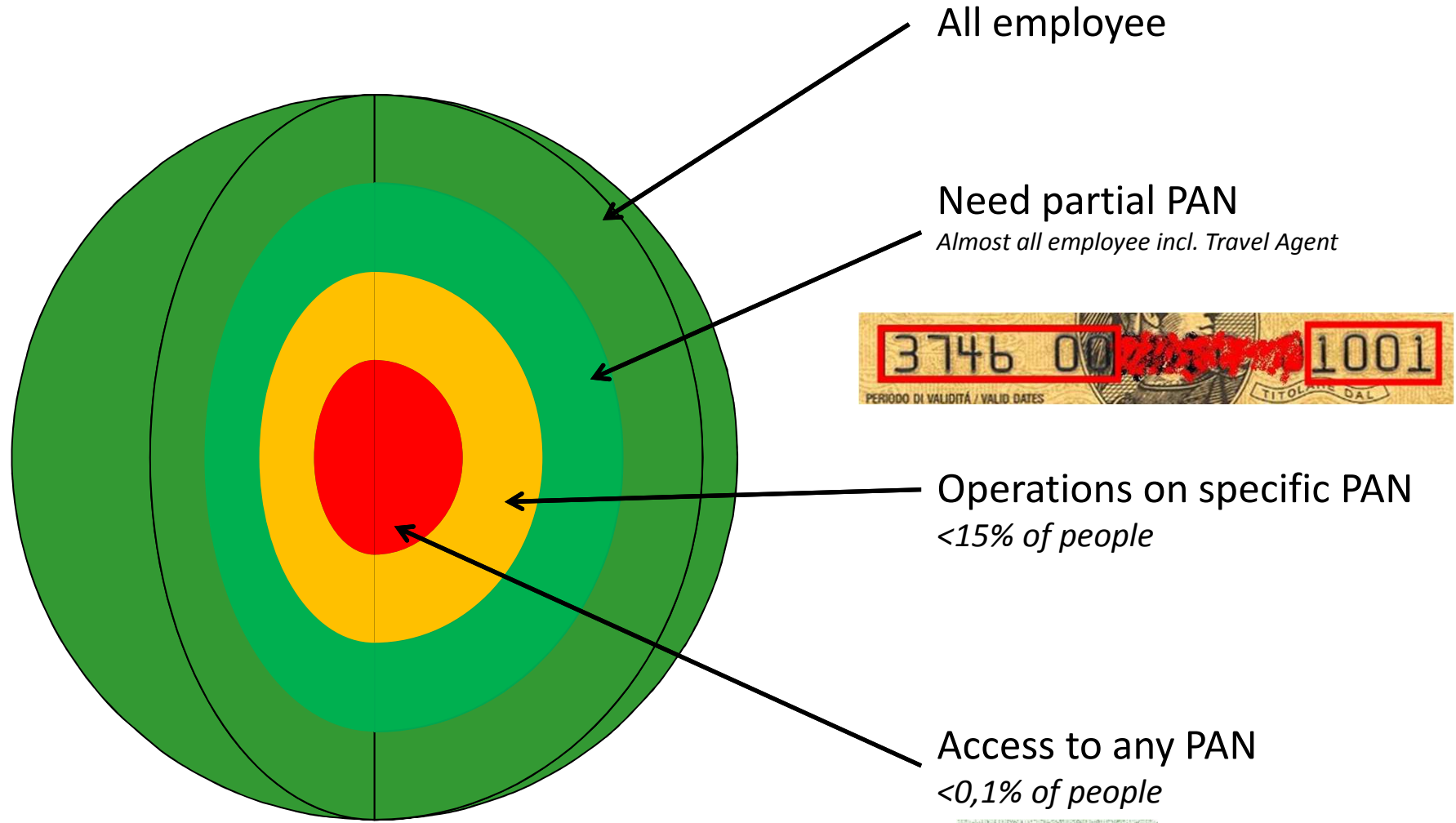
- For compromised merchants found to be PCI compliant at time of a breach, “Safe Harbor” would exempt them from possible fines and penalties
- Help reduce significantly Card Non Present Fraud
- Support partners development
- Optimize Rejected booking rate (thanks to more pre-controls)
- Support client development
- Increase reconciliation rate (thanks to higher auditability)



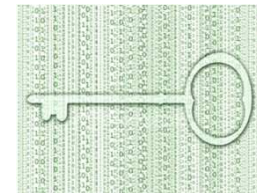
PCI DSS - Project approach



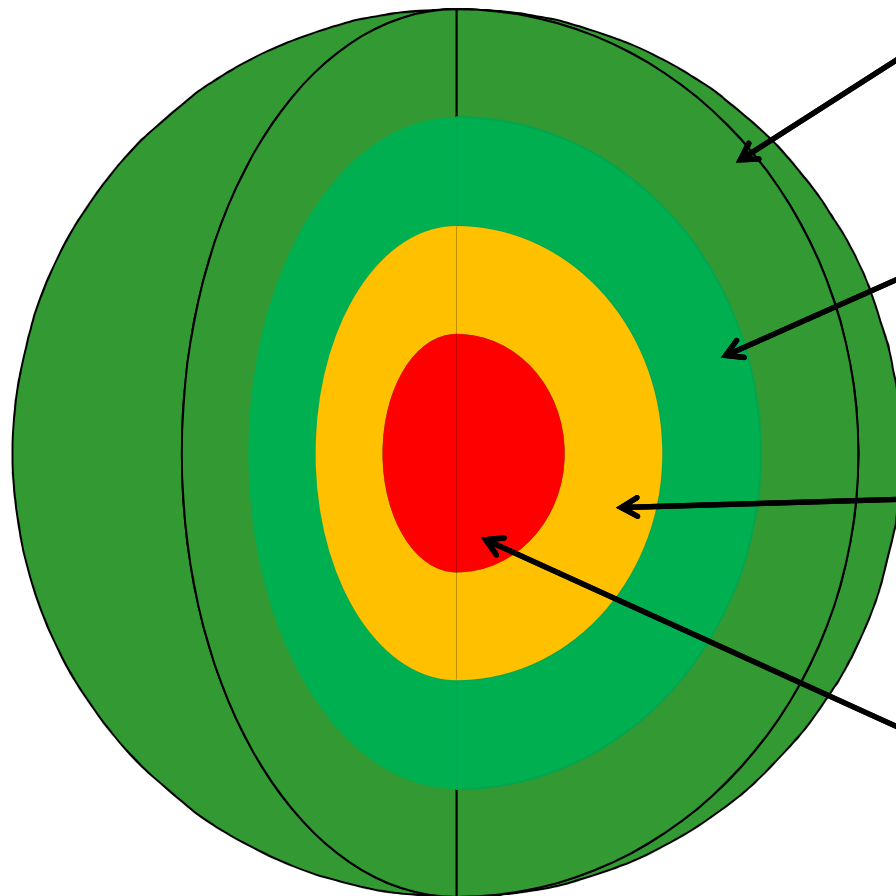
Business needs identification & Scope reduction



Risk exposure



Business needs identification & Scope reduction



THANKS TO

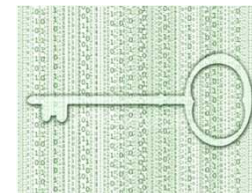
- ➔ Business process adaptation
- ➔ Technology support

MAJOR SAVINGS ON

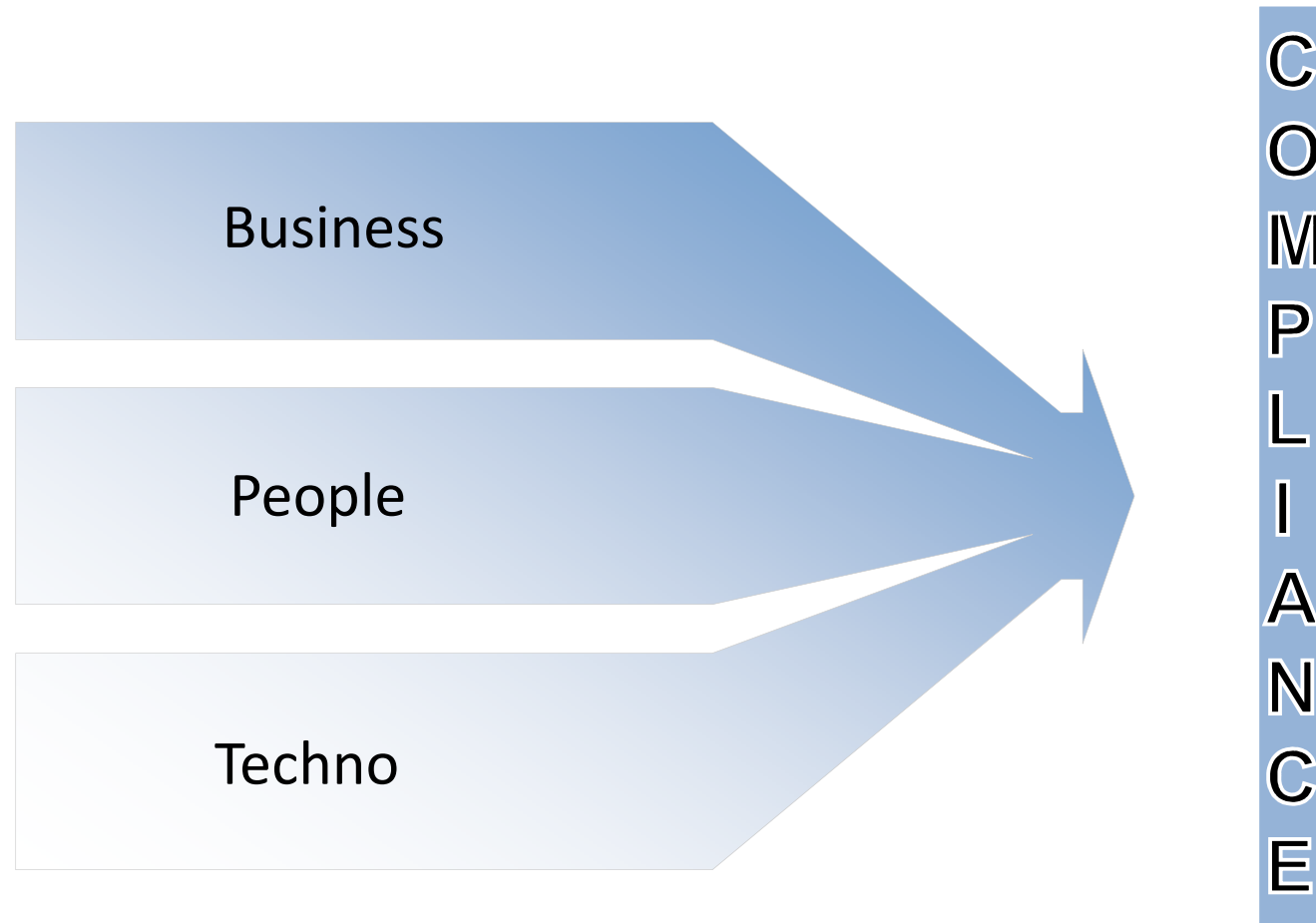
- Business Impacts
- People Impacts
- Techno Invests
- Risk Exposure



Risk exposure



Remediation : 3 key drivers



Remediation on business side

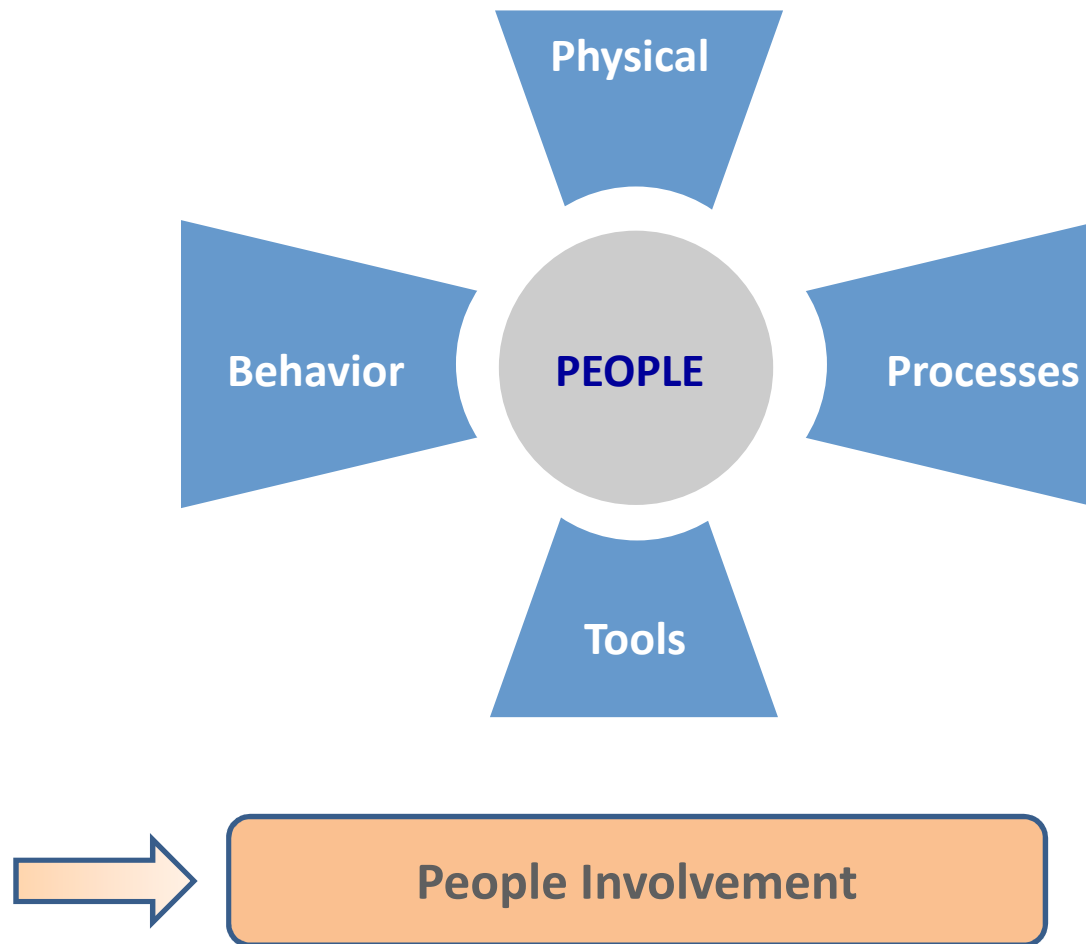
➤ Context

- Travel industry manipulate personal data for years
- On business travel industry : recurring travel
 - ➔ Store personal data of travellers

➤ Approach

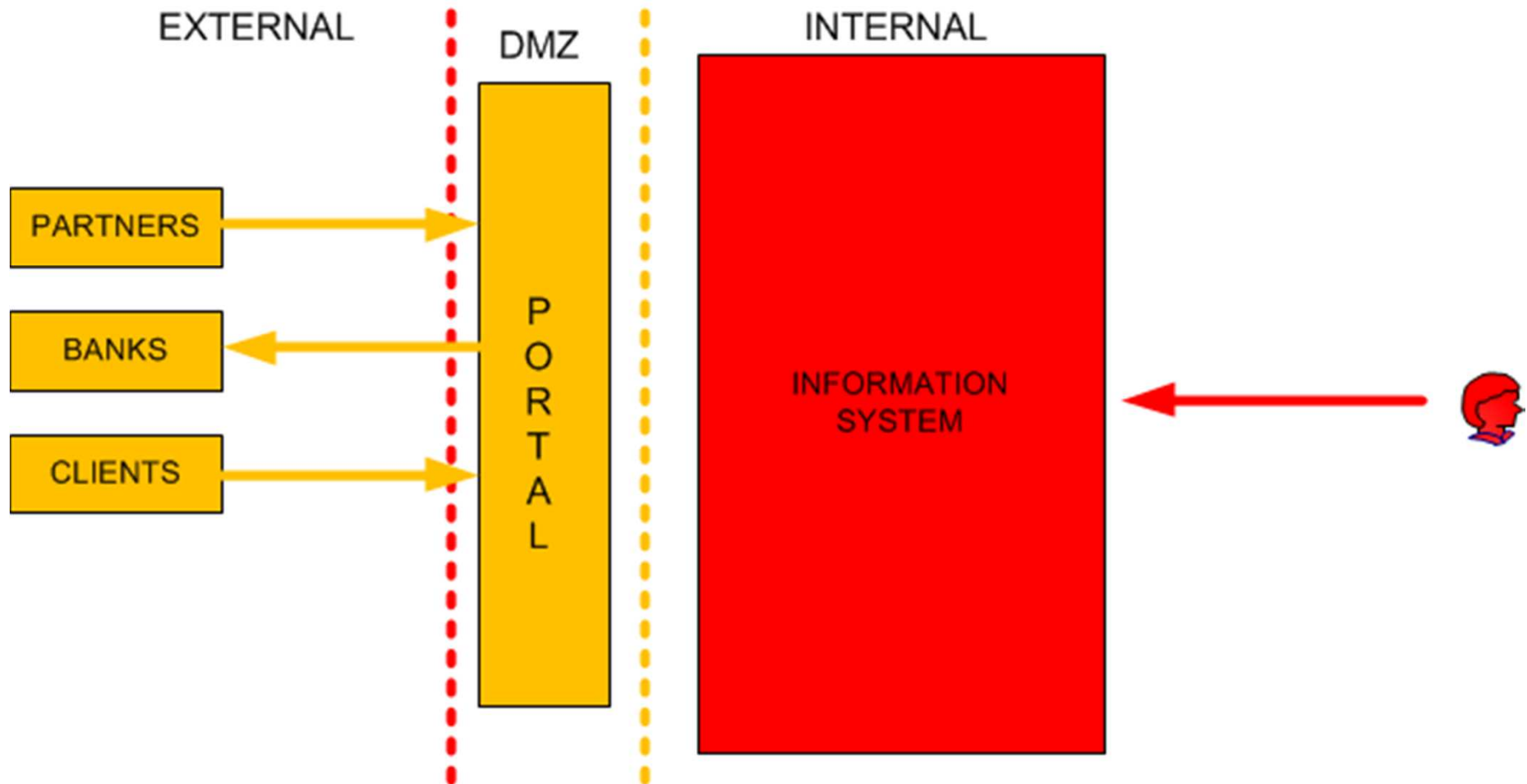
- Interview with managers and travel agents
 - ➔ Build a Flow mapping
- Re-engineering
 - Limit full PAN number usage when possible
 - Deploy new tools to not use PAN anymore
 - Secure remaining usage (tools, training, behavior, awareness)

Remediation on People side



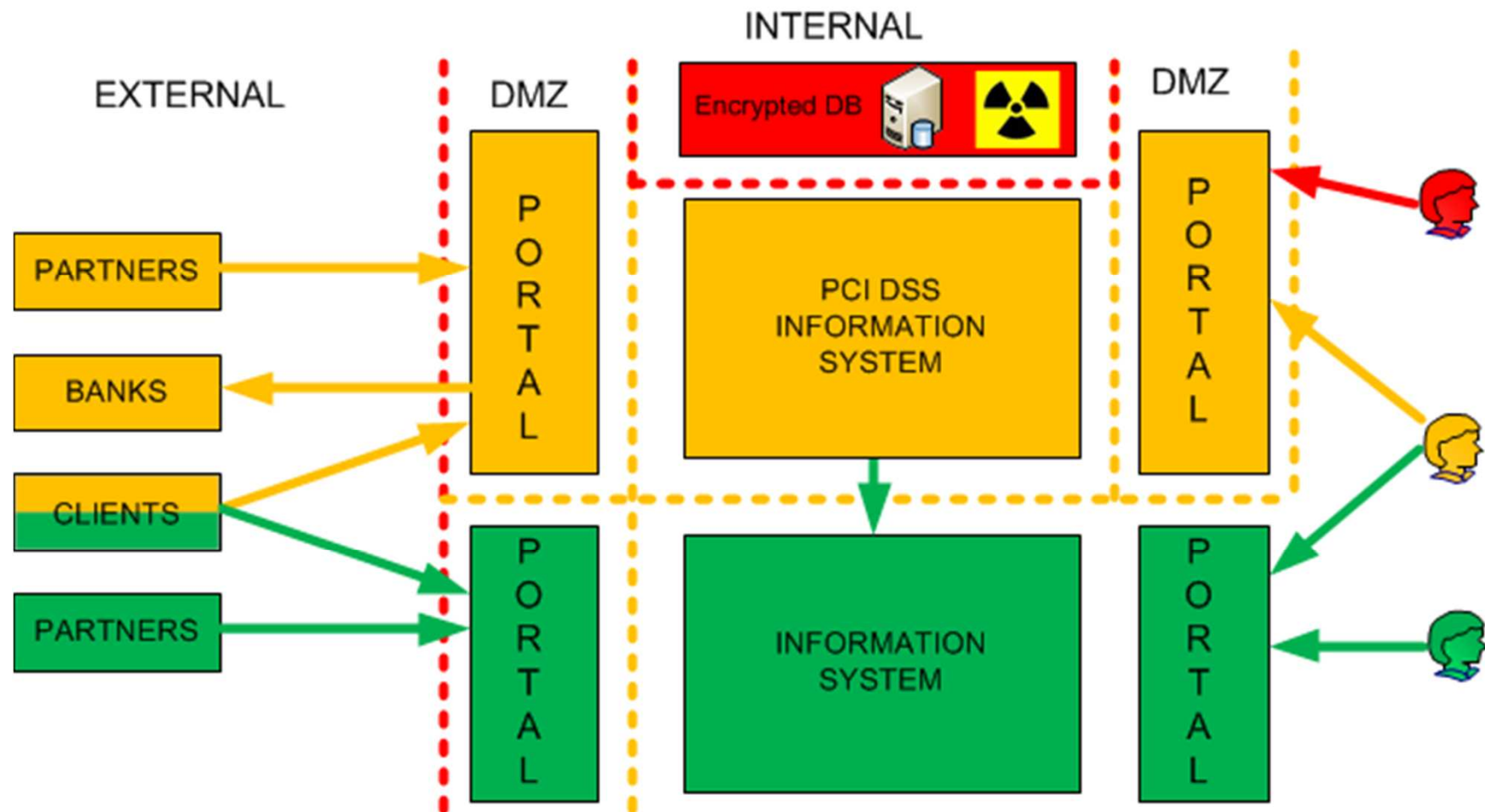
Remediation on Techno side

- Context : PAN present on many systems and tools including ERP
- Approach : Tokenization to limit impact on Information Systems



Remediation on Techno side

- Easier scope reduction thanks to token deployment



Conclusion

- **Scope Reduction on business side**
- **Technical tools to minimize impact on current process and architecture**
- **Commercial benefit by providing new functionalities to clients**

