

MAJOR US CHAIN CHOOSES TOKENIZATION FOR PCI COMPLIANCE

This gas station is one of the largest in the world and ranks among the top 10 companies in the Fortune Global 500. In the United States, they run a vast POS network on mission-critical systems that includes nearly 14,000 gas stations. At peak levels, this system processes 225 transactions per second. They also run a customer rewards program that requires the scanning and authorization of customer cards. The rewards program keeps track of every time a customer uses one of their gas stations, which over time has generated a large volume of data.

CHALLENGES

PCI compliance without compensating controls

The main goal was to tokenize cardholder data throughout the payments network in accordance with PCI requirements. Up until this point, the company had been relying on compensating controls, which were becoming costly and impractical. PCI Requirement 3.4 stipulates that payment account numbers (PANs) must be rendered unreadable anywhere they are stored and, according to Requirement 4.1, cardholder data must also be protected when transmitted. This means the data has to be protected while in motion and at rest.

Maintain service levels on high volume network

An additional challenge was that the system had to stay online throughout implementation and without impacting service levels. At peak service levels the system handles up to 225 transactions per second and up to 100 million USD in a single day. In an average month, the system manages approximately 2-4 billion dollars' worth of transactions. Any interruption of service would be extremely costly.

Deploy on a highly complex environment

The company uses a combination of ACI's Base24 Classic and BASE24-eps on its mission-critical systems. Implementation on BASE24 Classic was especially complicated in this situation as the company had extensively modified their BASE24 Classic configuration to accommodate their specific business needs. In addition, the servers are in active/active mode so that traffic is constantly balanced across both systems and freely bouncing back and forth. This meant deployment had to be done on a running production system.

QUICK FACTS

- ▶ PCI data protection requirements have been fulfilled without any need for compensating controls.
- ▶ The entire project, from development to testing, was completed in less than six months.
- ▶ The network is regularly scanned for unmasked PANs to ensure compliance in the future.

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With more than 20 years of experience providing security on truly mission-critical systems, comforte AG is the perfect partner for organizations who want to protect their most valuable asset: data. comforte's Data Protection Suite, SecurDPS, has been built from the ground up to best address data security in a world that is driven by digital business innovations, empowered customers, and continuous technology disruptions.

We are here to help secure your growth by providing expertise, an innovative technology suite, and local support.

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SOLUTION

State-of-the-art tokenization SecurDPS offers state-of-the-art protection that replaces sensitive data with tokens that have no exploitable value. The data can be stored, transferred, and processed while remaining in a protected state. It is also of no value to potential attackers in the event of a breach. This ensures that no PAN data is stored on their systems and that these systems are taken out of PCI compliance scope.

In addition, SecurDPS was implemented without interrupting service levels and in a very short timeframe. This was achieved by tokenizing the data in stages based on file type so there was no impact on the production system and the system was live throughout the whole process.

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The solution was implemented without changes to the application and without any downtime, while the authorisation system was running in production.

– Michael Deissner, CEO at comferte

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The gas station's trusted partner, Odyssey Information Services, provides IT management services in security, database support, development, operations, applications, and more. Odyssey chose SecurDPS because it fulfilled two key requirements: its tokenization technology has a proven track record of PCI compliance and it can be implemented quickly and easily on a live system. These two factors made it possible for the gas station to accomplish their goals in a limited amount of time.

As mentioned above, the company had been relying on costly compensating controls. Now that the data is being tokenized, there is no more need for an inefficient work-around.

Continuous PAN discovery

PCI Requirement 3.4 stipulates that PAN data must be protected wherever it is stored. The logical first step to fulfilling this requirement is to locate all the sensitive data.

The solution included a tool from a comferte partner designed for mission-critical HPE systems that scans the network and detects any unprotected PANs, utilizing only minimal system resources. Once sensitive data has been discovered and protected, the tool also has a function to demonstrate that all PANs across the system are protected in accordance with PCI DSS. This function was key in demonstrating compliance to auditors shortly after the solution went live. PAN detection is now being used on an ongoing basis in order to ensure compliance in the future.

PROJECT GOALS

- ▶ Fulfil key data security requirements of GDPR and PCI DSS
- ▶ Reduce risk and potential impact of data breaches
- ▶ Protect sensitive data to enable secure transfer between insiders and partners
- ▶ Maintain service levels

BENEFITS

Dedicated and knowledgeable service and support

comferte provided implementation support and training on how to use the product. comferte's solution architects have extensive knowledge of Base24 and were able to offer expert support on both BASE24-eps as well as the gas station's extensively modified configuration of BASE24 Classic. The comferte team and comferte's application transparent solution made it possible to deliver in less than six months

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Throughout the project it was clear that comferte's support team had a great deal of experience with PAN detection and tokenization. We were also very pleased that they were able to offer support even on a highly modified configuration of BASE24 Classic. Thanks to their expertise we were able to deploy in such a short amount of time.

– Eugene Stevens, Odyssey Information Services

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