

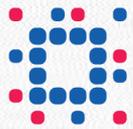
Experian

JONATHAN WILLIAMS



THE PUZZLE
OF PAYMENTS SECURITY:

*Fitting the Pieces Together
to Protect the Retail Payments System*



Why is collaboration essential?

Multiple participants in each transaction

Targetting the weakest link

Deny sources of funding

Continuous arms race

Variety of technically-capable attackers



There is no single form of collaboration which can solve all of the problem

Who?

FIs

IT providers

Security experts

Solution vendors

What?

System security

Business security

External infrastructure

When?

In preparation

During event

Post-event

How?

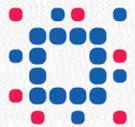
Joint/common procurement

Standards & regulation

Framework creation

Intelligence & expertise

Data



Cybersecurity lessons from the middle ages

