

FireMon

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THE PUZZLE
OF PAYMENTS SECURITY:

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

PCI Compliance Challenges



- **Compliance Checklist Mindset**
- **Industry Evolving Too Fast for Regulation Bodies**
- **Inadequate & Fragmented Technology Solutions Market**
- **Shortage of Knowledge/Domain Experts**



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Post Card Data Breach Trends – A PCI QSA Perspective

- A Shift to Online Attacks (CNP)
- Continued Malware Activity (i.e. Dridex)
- Merchant C-Suite and PCI QSAs to Face Increased Scrutiny
- Employee Mistakes remain Biggest Threats (Spear phishing)
- Understanding the Adversaries
- Getting Back to the Basics



3rd Party Vendor Risk Management Challenges



- Approach is tactical and reactive
- Questionnaires are not normalized
- Automation and follow-up is scarce
- Lack of visibility and increased volume of 3rd Parties
- Organizations maintain own “siloes” programs
- Vendor databases are incomplete and out-of-date



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