

# People In Payments

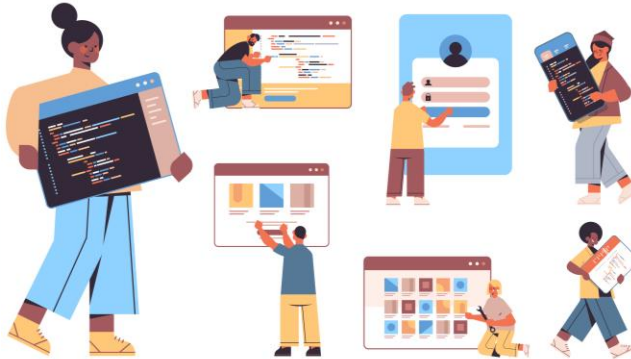
Nivedita Sharma & Pratik Mehta  
PCI Security Standards Council



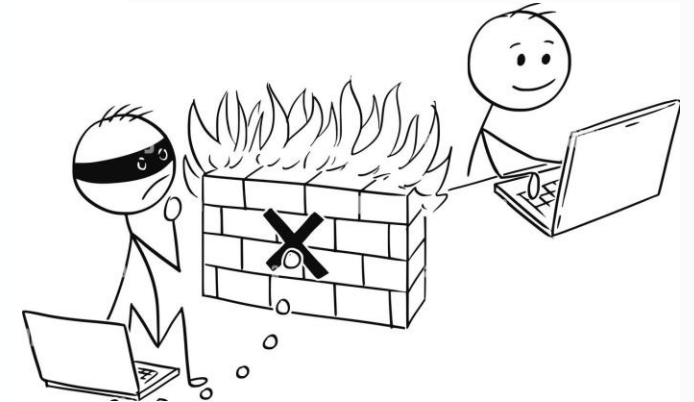
# The People in Payments



Giver and Receiver



Tech Creator and Automator



Defender and Hacker

# Session Sequence



# Payment Types

Barter System



Coins & Paper Currency



Digital Payments



Crypto Currencies & Metaverse



Past

Present

Near Future

# People Segments

## - Are they just a cog in the wheel ?

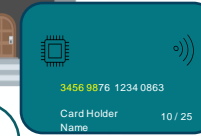


Users –  
Consumers,  
Merchants...

Governance  
– Regulators



Facilitators –  
Card Brands,  
Banks...



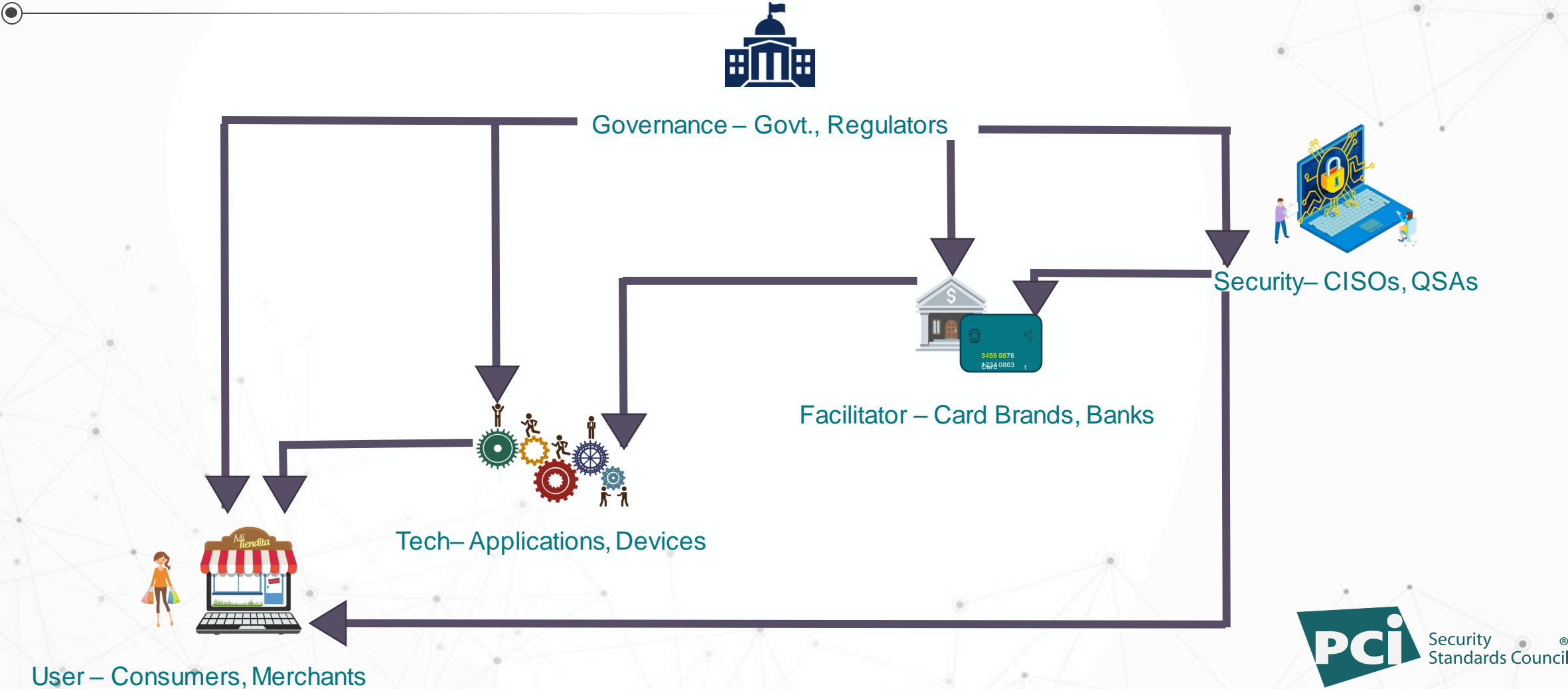
Security –  
QSAs,  
CISOs...



Tech –  
Applications,  
Devices...



# Hierarchy in the Ecosystem





**What has been everlasting so far?**

**PEOPLE**

# The Age-Old CIA Triad

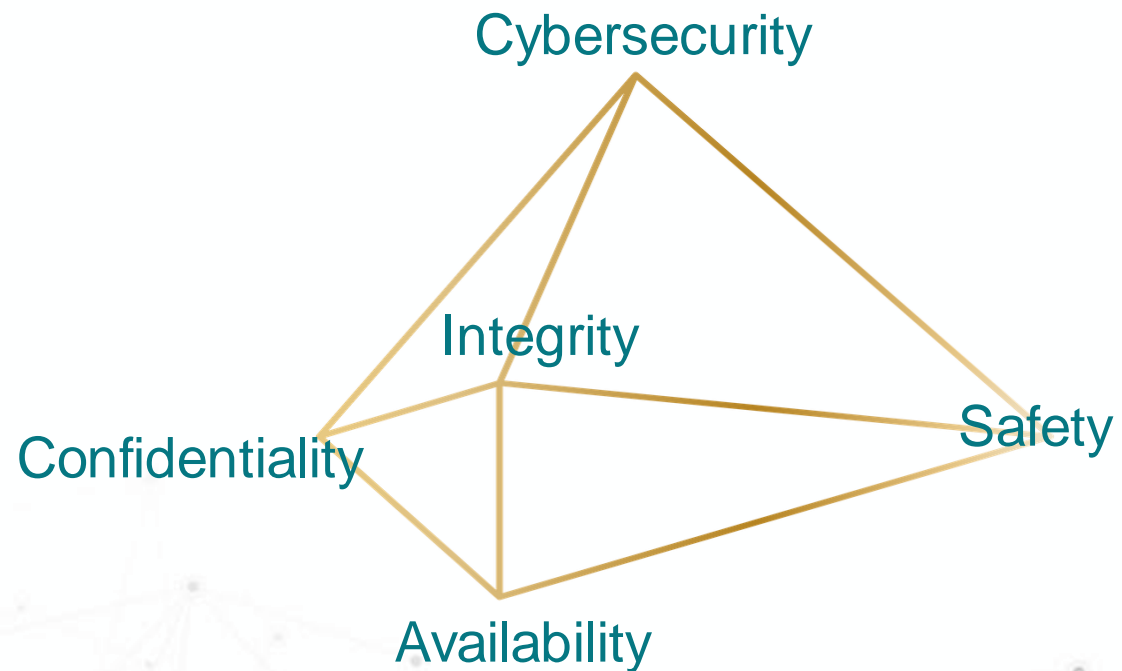
○ Confidentiality

Integrity

Availability



# From CIA to CIAS ?



# Breaches, Frauds, Compromises

- **A BANK HOLDING COMPANY**

**Impact** : 100 million credit card applications

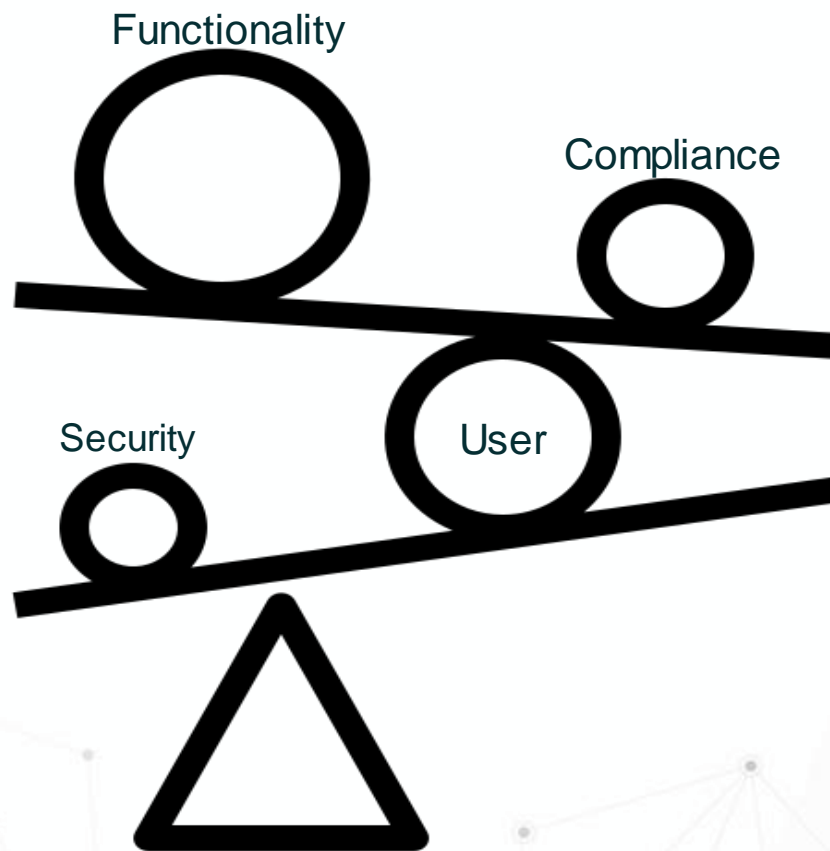
- **A FINANCIAL SERVICES CO-OPERATIVE**

**Impact** : 4.2 million customers, fine 108 million USD

## REASON

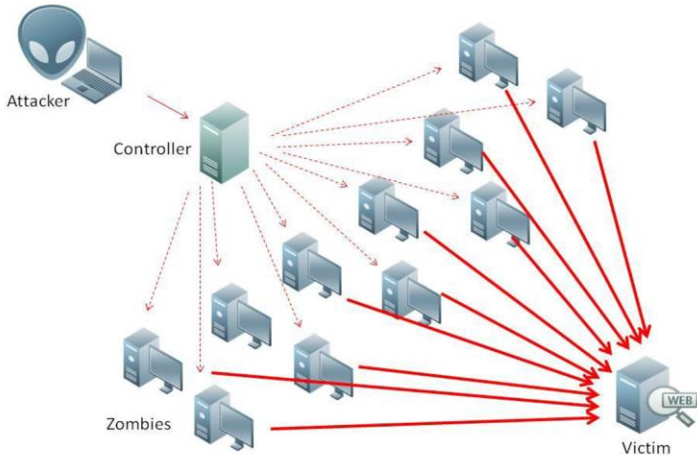


# Dependency, Yet Conflicts & Imbalances?



# Is Customer Segment the King? - Ease of Use (Lopsided Tech)

## IMPACT



Denial of Service

## VULNERABILITY



Automated Code Script

## SECURITY CONTROL

Please check the box below to proceed.

I'm not a robot



reCAPTCHA  
Privacy - Terms

Captcha

# Ignorance is not bliss

## IMPACT

8888 8888 7777 9999



Exposure of sensitive data

## VULNERABILITY



Lack of Awareness

## SECURITY CONTROL

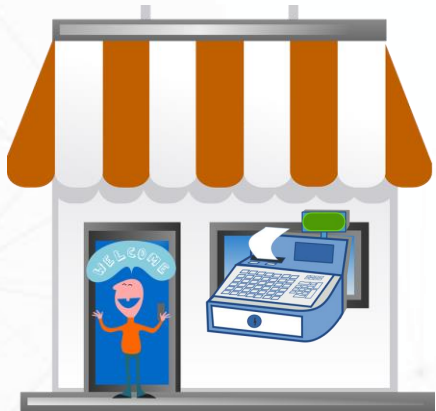
8888 88\*\* \*\*\*\* 9999



Share only what is essential

# Eggs and Hammer in One Box

## IMPACT



Tampering/Theft of POS

## VULNERABILITY



Process Failure

## SECURITY CONTROL



Secure Keeping

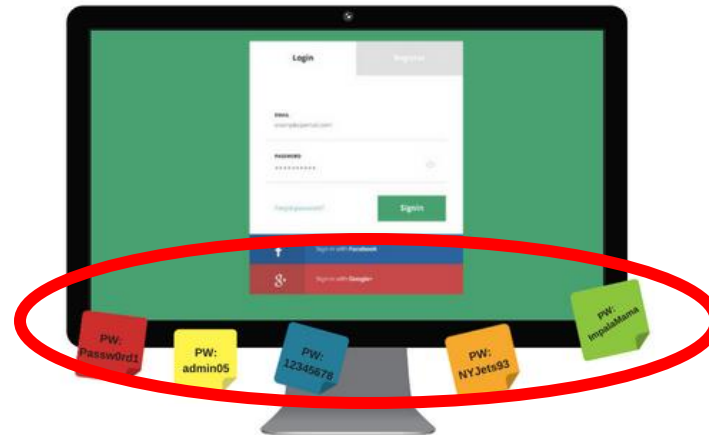
# Secrecy is Always with One

## IMPACT



Exposure and misuse of credentials

## VULNERABILITY



Shortcut Convenience

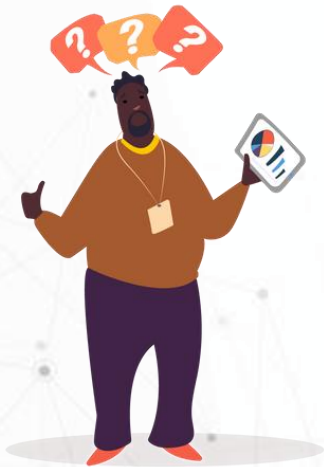
## SECURITY CONTROL



Periodic Awareness Session

# Roles and Responsibilities — Vacuum?

## IMPACT



Compliance Gaps

## VULNERABILITY



Perceived Business-need

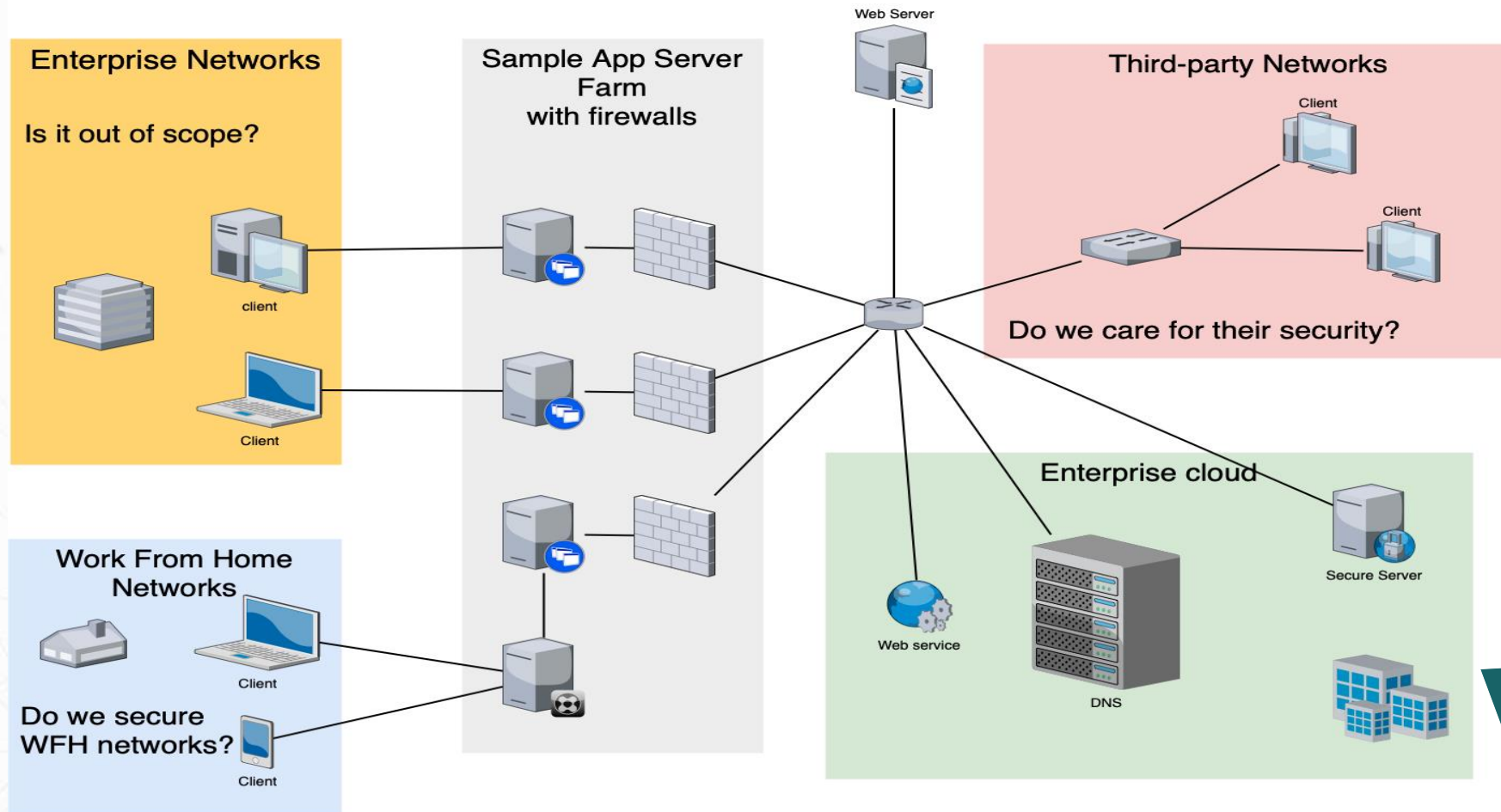
## SECURITY CONTROL



Due Diligence

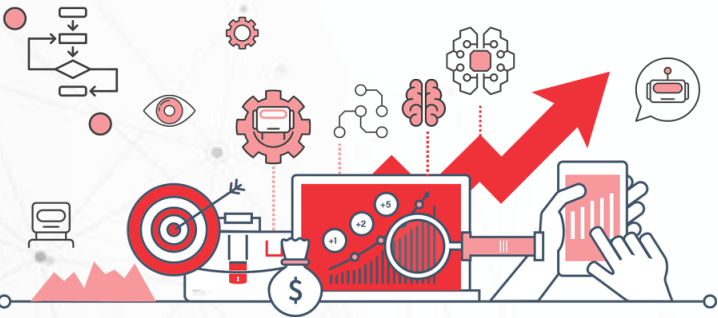
# Out of Scope — No Security?

## Sample Network Architecture



# Keeping Pace with the Tech Race

## IMPACT



Insecure Environment

## VULNERABILITY



Zero-day Threats

## SECURITY CONTROL



Regulatory Revisions

# Key Takeaways



CROSSBOW  
LABS



Go live with infosec PEOPLE at  
CBL

Building Cybersec Landscape

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