



2025 EUROPE COMMUNITY MEETING

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MEETING

Data-Centric Security as a Business Enabler:

Turning PCI DSS v4.0 Compliance into a
Launchpad for Success

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Speaker Credentials

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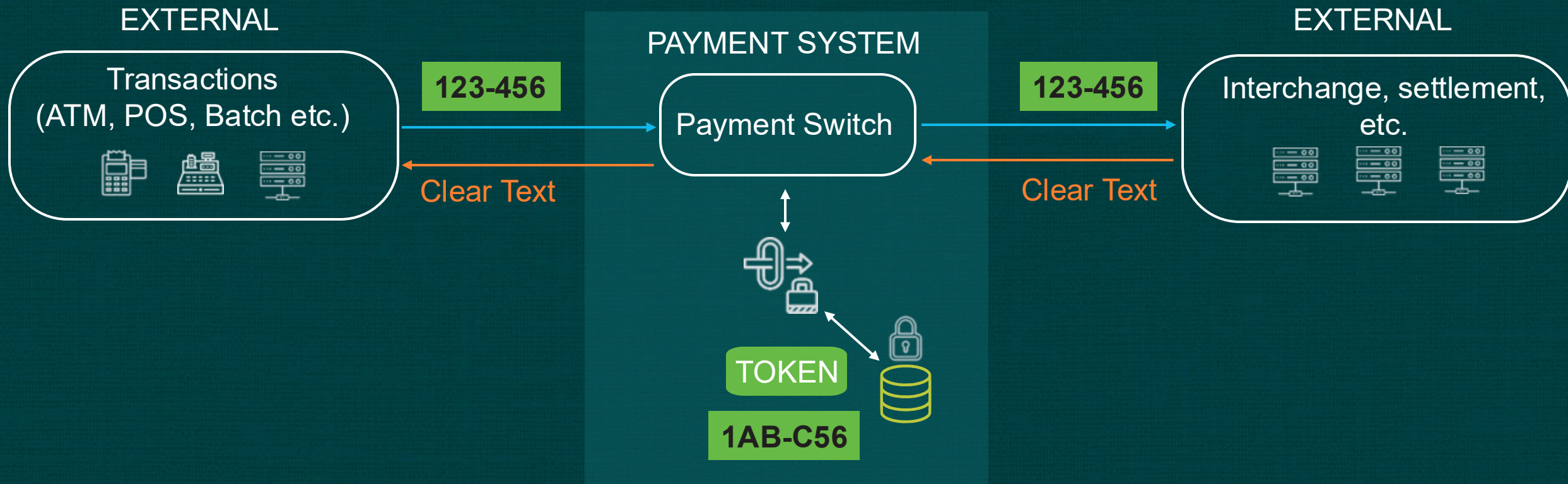


Agenda

- **Data-Centric Security and PCI DSS v4.0.1**
- **Driving More Business Value with Data-Centric Security and PCI DSS**
- **About comforte AG**

Data-Centric Security and PCI DSS v4.0.1

What is Data-Centric Security?



How Does it Help with PCI DSS v4.01?



Protect Cardholder Data at the Source



Minimize Compliance Scope and Cost



Drive Security as a Continuous Process



Enable Least Privilege and Access Control



Facilitate Compliance Reporting and Audit Readiness



Driving More Business Value with Data-Centric Security and PCI DSS

Data-Centric Security and PCI DSS for Data Analytics

What is it?

Collecting, processing, and analyzing vast amounts of sensitive payment data to extract critical insights with cardholder behavior and fraud patterns that can be used to optimize operational efficiency, personalize cardholder offerings, and inform strategic decision-making.

How does Data-Centric Security Help?

Application of strong cryptography de-risks sensitive payment and cardholder data and maintains secure data usage to enable real-time, secure insights while reducing PCI DSS audit scope.

What is the Business Value?

Data-centric security streamlines secure data analytics to drive business growth with some financial services organizations achieving up to [19x improved profitability](#), [23x new customer acquisition](#), and [60% better fraud detection](#), while accelerating product innovation and time-to-market.

Data-Centric Security and PCI DSS for Data Monetization

What is it?

Generating economic value with aggregated, anonymized datasets containing insights into transaction histories, spending patterns, and cardholder demographics that can be used for creating new payment products or selling to third parties.

How does Data-Centric Security Help?

Privacy-preserving capabilities enable secure and compliant data monetization processes that accelerate product creation and facilitate data aggregation across large data volumes from different sources.

What is the Business Value?

In leveraging secure collaboration processes, data-centric security significantly boosts data monetization efforts with some financial services organizations reducing processing time by 40-60% and time-to-insight by 92% reflected in a growing market projected to reach \$15.4 billion by 2030.

Data-Centric Security and PCI DSS for Generative AI

What is it?

Safely feeding Generative AI models with sensitive data for training and inference to help improve customer service, payment operations, product development, and risk management.

How does Data-Centric Security Help?

Secure data usage enriches AI training quality and real-time interactions which improves output accuracy and trustworthiness while ensuring compliance and mitigating data leakage risks.

What is the Business Value?

Through secure processing of sensitive data, data-centric security can help drive success for Generative AI-driven initiatives with examples like [improved customer satisfaction by up to 30% and agent performance by 20%, plus lower operational expenses by up to 70%](#) via automation and personalization.

Summary of Key Benefits with Data-Centric Security

Protect Cardholder Data At Scale

Data Analytics: Minimizes live cardholder data exposure in analytics via tokenization

Data Monetization: Facilitates de-identified data sharing and protects sensitive payment details

Generative AI: Provides pseudonymized data for AI models and prevents cardholder data exposure

Accelerate New Payment Services

Data Analytics: De-risks payment data for rapid analysis with new service models

Data Monetization: Enables secure data sharing to accelerate new data-driven payment products

Generative AI: Ensures safe AI access to data for faster deployment of new AI-powered payment features

Enhance AI-Driven Fraud Detection

Data Analytics: Provides high-fidelity, protected data for real-time fraud analytics

Data Monetization: Enables secure sharing of anonymized fraud intelligence with partners

Generative AI: Securely feeds GenAI with de-identified data to improve fraud pattern identification

About us

Overview of comforte AG



15 of the 25 largest banks in the world



3 of the 15 largest retailers in the world



The 3 largest credit card processors in the world

