

# The Evolution of Threats to Payments



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# Agenda

1. From Terminals to Ecosystem
2. Security Needs Trust
3. Richer Payment Systems, New Threats
4. Converging Payment Security Threats
5. Resilience is Key
6. How to Share the Load?
7. A Call for PCI Guidance

# From Terminal to Ecosystem



Legacy Payment Terminals

Android-based Payment Terminals

SoftPOS Terminals

# Security Needs Trust



# Richer Payment Systems, New Threats



**Threats against  
Operating Systems**



**Threats against  
Out-of-Scope components**



**Threats against  
Payment Logic**

# Richer Payment Systems, New Threats



**Threats against Cloud  
Networks & Infrastructure**

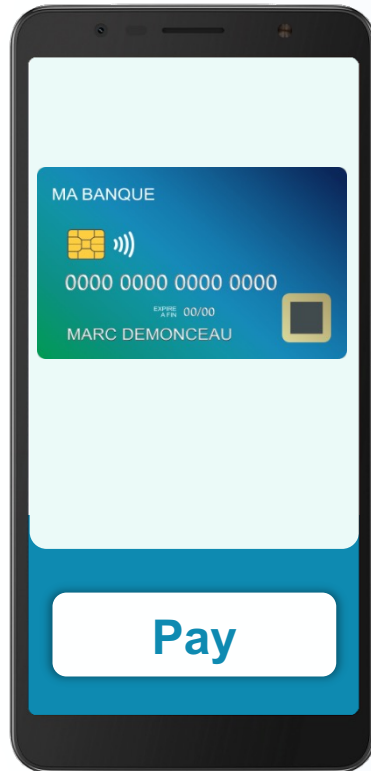


**Denial of Service  
Threats**



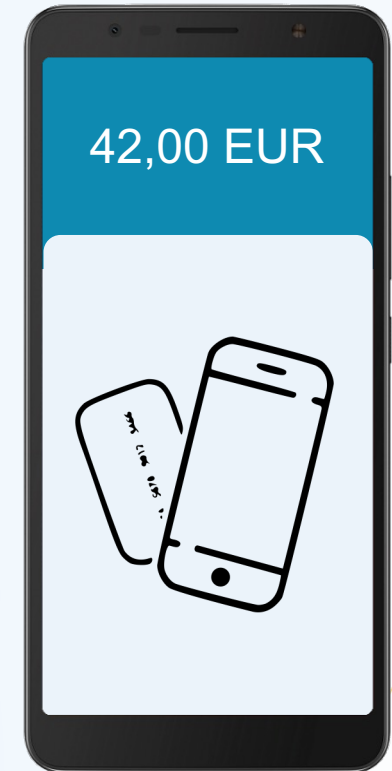
**Threats against  
Merchant assets**

# Converging Payment Security Threats



Mobile Payment

Enrollment-related threats  
Account takeover threats  
Mobile platform threats  
Cloud-related threats

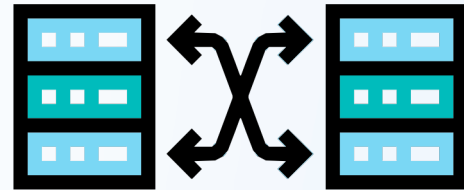
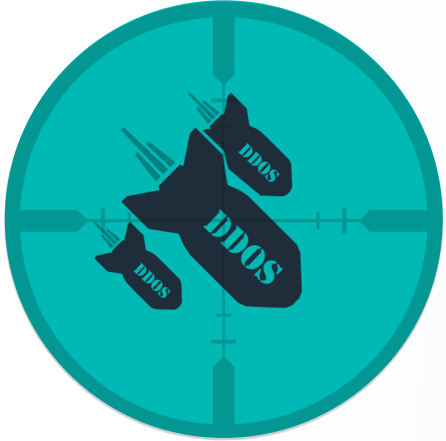


Mobile Acceptance

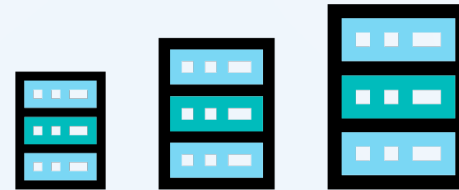
# Resilience is Key



# How to Share the Load?



**Built-in failover**



**Scaling-up**

# A Call to Action

