



Security[®]
Standards Council

Invasion of the AI Bots

Securing your payment infrastructure & delivering PCI DSS compliance in the age of AI driven services.

Keith Harper

Pre-Sales Engineer, Sycurio

Sycurio.



AI will change the way we do business.

Why...

- More cost-effective than humans
- Works 24/7/365
- AI will rapidly improve & evolve

...but what about security - what about PCI DSS?



Evolving customer & business needs will expand the payment channels that we need to protect.

No longer just phone calls!

- Digital Wallets: Apple Pay, Google Pay, PayPal
- Open Banking / Bank-to-Bank Transfers
- 'Pay-by-Link' Transactions
- Virtual Agents, Chat Bots, Voice Bots, AI Bots



Hosted 'AI services' are entering the payment environment today.



CCaaS



Hosted
IVR Systems



Chatbot
Systems



Voicebot
Systems



Self-Service
Systems



Automated
Messaging



Accessibility
Systems

AI enablement presents a PCI DSS compliance challenge:

- Open data sources for increased efficiency & convenience?
- Closed data sources for increased security & privacy?

AI services access, process and store data from multiple sources...

- External databases for ID&V, account checks etc.
- Cloud resources for speech recognition, sentiment analysis
- Third party open-source AI plug-ins
- External 'Co-Pilot' style apps for real-time assistance

They are not designed for PCI DSS compliant payments!



Q. How do you secure multiple payment channels that use 'blackbox' AI services?

- Hosted AI services are often 'blackboxes'
- Providing evidence of how (or if) they handle payment card data correctly is difficult
- Transparency is an issue for QSAs & InfoSec



A. Move all voice and digital payments into a robust PCI DSS compliant solution.

- Separate the payment function completely from the AI applications
- Present a defensible payment solution that AI applications connect to



How..?

Sycurio provides an API that AI applications use to generate and monitor the use of secure payment links

Secured by **Sycurio.**[®]

Example Solution...

AI Chat Bot using Sycurio API to
enable PCI DSS compliant payments.

Secured by **Sycurio.**[®]

RESIDENTIAL BUSINESS MAKE A PAYMENT > LOG IN >

ACME ENERGY Electricity Home solutions Help & support My account En Español **Contact us**

Flextra Credits 100% Solar

Flexible electricity plus extra perks when you need them most

[Learn more](#)

Ava
Acme Virtual Assistant

Hello. I'm Ava, your Acme Energy virtual assistant.

In order to help identify you, please tell me your telephone number.

07871644356

Great. Welcome back Mr. Anderson.

How can I help you today?

What is my balance?

Your balance due is £275.09

How would you like to make your payment?

SMS

Browser

Inline

Do not make a payment

Type reply here

powered by **ru.ai**

Plans for homes >

Plans for renters >

EV + renewables >

Home solutions >

Enter your location to see plans in

[View plans](#)

RESIDENTIAL BUSINESS MAKE A PAYMENT > LOG IN >

ACME ENERGY Electricity Home solutions Help & support My account En Español Contact us

Pay To: RealEx

Transaction Reference: TRID1706017947583

Total
£275.09

Please enter your card details

Cardholder's Name*

Card Number*

Expiry Date*

Security Code*

* Required fields

enter your location to see plans in

Ava
Acme Virtual Assistant

Hello. I'm Ava, your Acme Energy virtual assistant.

In order to help identify you, please tell me your telephone number.

Great. Welcome back Mr. Anderson.

How can I help you today?

Your balance due is £275.09


How would you like to make your payment?

Type reply here

powered by ruia

RESIDENTIAL BUSINESS MAKE A PAYMENT > LOG IN >

ACME ENERGY Electricity Home solutions Help & support My account En Español **Contact us**



Success!

Your payment has been processed successfully


Amount: £275.09

Authorisation Code: 123456

Transaction Reference: TRID1706017947583

Payment Reference: 17060180707763998

You may now close this page



Flextra Credits
100% SOLAR

Enter your location to see plans in

Postal code **View plans**

Ava
Acme Virtual Assistant

Hello. I'm Ava, your Acme Energy virtual assistant.

In order to help identify you, please tell me your telephone number.

07871644356

Great. Welcome back Mr. Anderson.

How can I help you today?

What is my balance?

Your balance due is £275.09

How would you like to make your payment?

SMS

Browser

Inline

Do not make a payment

Type reply here

powered by **ruia**

Protect payments in any digital channel.

