

THAILAND'S GOVERNMENT SAVINGS BANK IMPLEMENTS PCI COMPLIANT DATA PROTECTION ON COUNTRYWIDE BANKING NETWORK

Government Savings Bank (GSB) has the largest network of ATMs and branches in Thailand with nearly 6,000 ATMs and over 1,000 branches throughout the country. They handle the travel, capital accumulation, and home deposit savings of millions of citizens. GSB's total assets amount to 2.62 trillion baht (THB), equivalent to approximately 80 billion USD, and in 2014 GSB had an operating income of 26.9 billion baht or approximately 826 million USD. GSB traces its history back to 1913 when King Vajiravudh (Rama VI) founded a savings office as a part of the Royal Treasury to promote a habit of thrift and savings in Thailand.

Throughout the decades thereafter, this savings office continued to grow and eventually evolved into the Government Savings Bank. Building on its tradition of offering banking services to the Thai people in order to secure economic growth, security has always been a top priority.

CHALLENGES

The threats to sensitive data are constantly evolving and therefore financial institutions have to continually adapt their data security strategy to stay ahead of the curve. The main challenge for GSB was to upgrade their data security apparatus to PCI standards on a vast network with complex infrastructure on a relatively short timeline.

Data Protection and PCI Compliance

The project began in response to a mandate from the Bank of Thailand, the country's central bank, that all banks in Thailand bring their data security up to par with PCI DSS:

“Our project to increase our security for payment card data was a top priority from our management team, who wanted to ensure our payments systems met the mandate by the Bank of Thailand for all banks to be PCI DSS compliant.”
- GSB IT Team

The mandate also included a deadline, so the project had to be completed within a relatively short amount of time.

PCI Requirement 3.4 requires that data be rendered unreadable anywhere it is stored. This serves to minimize the chances of a breach and, in the event that a breach does happen, it also minimizes the impact of that breach. This is a top priority because GSB has millions of customers who rely on them to keep their data safe.

Implementation on a Large and Complex Network

SB uses ACI's Base24 as well as Base24 EPS in a hybrid infrastructure for their payment frontend, which run on mission critical systems from HPE. Both systems use different file formats which can make data discovery and mapping more difficult. Many of the files were exceptionally large and the log files were not indexed, further complicating the task of data discovery. These factors posed a critical challenge because in order to properly secure sensitive data, it must first be located, then pseudonymized and monitored.

Additionally, few vendors offer a data protection solution that can easily be implemented on a hybrid infrastructure. Typically this would require a painstaking process of amending source code costing precious time and resources. GSB needed a solution that could be implemented on the fly without any interruption of services.

QUICK FACTS

- ▶ One of the largest banks in Thailand achieved PCI compliance by rendering payment card data unreadable
- ▶ Cardholder data discovery tool mapped out sensitive data on a large and complex network
- ▶ Platform independent solution allowed for easy implementation between both legacy and modern infrastructure

SECURE YOUR GROWTH WITH COMFORTE

With more than 25 years of experience in data protection on truly mission-critical systems, comforte is the perfect partner for organizations who want to protect their most valuable asset: data. comforte Data Protection Suite, SecurDPS, has been built from the ground up to best address data security in a world that is driven by digital business innovations, empowered customers, and continuous technology disruptions.

We are here to help secure your growth by providing expertise, an innovative technology suite, and local support.

To learn more, get in touch with a comforte representative today by visiting www.comforte.com/contact/.



SOLUTION

GSB needed an easy-to-implement solution that would map out sensitive data across a large and highly complex network and render that data unreadable, all without affecting service levels.

The Next Level of Data Security

PCI Requirement 3.4 stipulates that PANs must be rendered unreadable anywhere they are stored. To fulfill this requirement, GSB chose comforte's Data Protection Suite, SecurDPS. SecurDPS is an enterprise-wide solution that employs stateless tokenization to render sensitive data unreadable and therefore useless to potential hackers.

Tokenization differs from classic encryption in that the type and length of the data remain the same and only sensitive parts of the data are replaced with non-sensitive substitutes. As such, tokenization provides best-in-class data-centric security without the performance pitfalls of encryption. This was a key distinction given the size of GSB's network and transaction volume.

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After careful research and consideration with the help of our partner – DataOne Asia, we selected SecurDPS from comforte to provide the technology to deliver the highest level of data security for our payments processing.

– GSB IT Team

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DataOne Asia is a trusted partner of GSB that provides them with IT consulting and management services. They compared comforte's offering to that of our competitors and chose comforte because we are able to provide data protection that was compatible with their large and complex IT landscape.

Data Protection that Snaps Right in

In order to fully comply with the mandate from Thailand's Central Bank, GSB had to achieve PCI compliance within months, rather than years. SecurDPS offers transparent integration meaning it can be implemented on a complex IT infrastructure without any changes to existing applications. This made it possible to effectively secure data in a fraction of the time and at a fraction of the cost. Another factor that contributed to the project being completed so quickly was the excellent collaboration between everyone involved:

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DataOne and the comforte team have been excellent partners for us throughout this project. There is a high level of commitment, understanding and trust between GSB, DataOne, and comforte.

– GSB IT Team

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Mapping out Sensitive Data on Mission-Critical Systems:

Before sensitive data can be rendered unreadable, it has to be properly identified and mapped out. The solution included a tool from a comforte partner designed for mission-critical HPE systems that scans the network and detects any unprotected Primary Account Numbers (PANs), utilizing only minimal system resources. Once sensitive data has been discovered and pseudonymized, the tool also has a function to demonstrate that all PANs across a system are protected in accordance with the PCI DSS. This function was key in demonstrating compliance in order to pass audits.

GOALS OF THE BANK

- ▶ Achieve PCI compliance
- ▶ Identify and index all sensitive data
- ▶ Protect cardholder data
 - Pseudonymize sensitive data
 - Reduce the impact of data breaches
- ▶ Fulfill PCI compliance requirements of partners and key customers
- ▶ Fulfill technical requirements across countrywide network
- ▶ Maintain service levels

BENEFITS

GSB accomplished every goal they set out to achieve. The project was completed on schedule and on budget thanks to transparent integration, great communication, and dedicated support from our team.

GSB is now PCI compliant and recently passed an audit from Thailand's Central Bank. Our platform independent tokenization solution satisfied PCI Requirement 3.4 by rendering sensitive data unreadable anywhere it is stored. This also means their millions of customers can rest assured that their payment card information is safe.

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Overall, we are very satisfied with the support, effort, and solutions from comforte. As the software vendor and developer of SecurDPS, comforte brings a high level of expertise and project management skill. Our team is confident in our ability to safeguard our customers' payment card data as a result of this project.

– GSB IT Team

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GSB is now PCI compliant and recently passed an audit from Thailand's Central Bank. Our platform independent tokenization solution satisfied PCI Requirement 3.4 by rendering sensitive data unreadable anywhere it is stored. This also means their millions of customers can rest assured that their payment card information is safe. Since the initial implementation of SecurDPS, we have continued to support GSB in their mission to secure customer data by providing them with additional capabilities and support in order to fulfill new requirements.