

SENSITIVE DATA PROTECTION

a major strategic commitment for safe & compliant business



With the explosion of New Technologies, especially that of the Internet, Consumer Behaviour has transformed in recent times.

Customers have become increasingly demanding about the accessibility and the availability of the data they use and store on their devices.

The protection and safety of such information is paramount.

CONTEXT

Lately, hacking has proved to be more and more lethal. According to a Ponemon study, a security breach costs companies on average 3,5 M € in the loss of Intellectual property, competitive advantages, client trust, etc.

2 out of 3 companies are subject to Cybercrime.

With the outburst and diffusion of bank fraud and the resale of personal data amongst our society, authorities have implemented **Standards** and **Regulations** to **ensure consumer security**.

In place since 2004, the **PCI-DSS Security Standard** aims to protect each individual's bank data.

The current european **General Data Protection Regulation** (GDPR), effective since May 2018, has for its objective the protection of sensitive and personal data.

The players that handle Bank or/and Personal Data are obliged to comply with the two Standards and Regulations mentioned above.



THE MARKET CHALLENGES

- Competitive without compromising compliance to the market evolutions (Standards & Regulations)
- Deliver on client expectations whilst staying in control of costs
- Maintain an optimum level of security in an ever-changing environment

SENSITIVE DATA PROTECTION

A TURNKEY DATA PROTECTION SYSTEM

Our state of the art solution processes and retains all forms of data, guaranteeing its safety and protection.

A PROTECTION METHOD, THAT SUITS YOU

Worldline's Sensitive Data Protection solution offers two different data protection methods:

- **Anonymization:** Irreversible process.
- **Pseudonymization:** Reversible process.

Our solution enables a selection of different features, such as Integrated Priority management, a process that withholds personifiable information, as well as Activity management and monitoring via a Web-based interface.



Our strong points

Performance

High availability industrialized solution (99,95%), capable of generating a response under 15ms.

Flexibility

Capable of processing various kinds of data and able to adapt to client's Information Systems.

Double positioning

PCI-DSS context: Certified since 2012.
GDPR context: Ensuring compliancy.

Functionalities

Alerting, monitoring and reporting functions are provided by a web-based interface. This Worldline solution possesses a number of desensitisation methods:

- **Anonymization:** Randomization & Generalization
- **Pseudonymization:** Substitution & Encryption

Overall view of our solution

Our solution provides protection for bank, sensitive and personal data and compliance to the security regulations in force.

Sensitive Data Protection is hosted on a dedicated platform and provides different desensitizing methods.

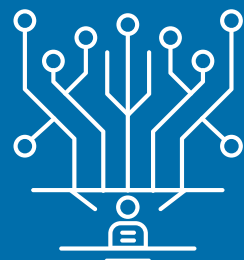
Tokenization is currently the most frequently used method, which consists of substituting sensitive data (Card numbers, personal information, etc.) with a Token.

Its irreversible nature, gives it a freedom of movement and relieves Information Systems of restrictive security regulations. In order to retrieve the original data, a simple call to the solution suffices.

Beyond the security requirement, Sensitive Data Protection can satisfy numerous purposes : Customer retention, traceability of purchases, ...

Benefits

- Optimum level of security, guaranteeing durable data protection.
- Trusted SLA relationship with Worldline.
- Ensured GDPR & PCI-DSS compliance.
- Large array of functions.
- Service carried out by a team of experts.
- A multi-site solution and a high level of performance.



••••• **About Worldline**

Worldline [Euronext: WLN] is the European leader in the payment and transactional services industry. With innovation at the core of its DNA, Worldline's core offerings include pan-European and domestic Commercial Acquiring for physical or online businesses, secured payment transaction processing for banks and financial institutions, as well as transactional services in e-Ticketing and for local and central public agencies. Thanks to a presence in 30+ countries, Worldline is the payment partner of choice for merchants, banks, public transport operators, government agencies and industrial companies, delivering cutting-edge digital services. Worldline's activities are organized around three axes: Merchant Services, Financial Services including equensWorldline and Mobility & e-Transactional Services. Worldline employs circa 11,000 people worldwide, with estimated pro forma revenue of circa 2.3 billion euros on a yearly basis.

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