

# The anatomy of a credit card breach

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Co-founder and CTO



# UK credit card breaches

- Over 5m individuals affected
- Over £1b stolen



# Overview

- The Payment Card Industry (PCI) Data Security Standard
- Attacks that are happening right now
- Tips on staying protected



# Pete Woodward

- Co-founder and CTO of Securious
- Qualified Security Assessor (QSA) for PCI DSS
- Prevent and fix credit card data breaches



# The Payment Card Industry (PCI DSS) Standard

- Technical and operational requirements
- Apply to all who store, process or transmit cardholder data
- Set up by five leading credit card companies



# 3 common attack vectors for ecommerce sites

- SQL injection
- Cross-site scripting (XSS)
- Credentials stuffing



# SQL injection

- Enables access to website database
- E.g. contact forms, payment details
- Responsible for leaks of multiple data records



# SQL injection

## TalkTalk data breach customer details found online

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TalkTalk failed to inform 4,545 customers their personal information, including bank account details, were stolen as part of the 2015 data breach.





# SQL injection - how to protect from it

- Keep databases up to date
- Layered security approach
- Admin access and user access control



# Cross-site scripting (XSS)

- Injection of malicious code
- Visitor sees something other than intended
- May reveal sensitive data or even take over their machine



# Cross-site scripting (XSS)

## British Airways faces record £183m fine for data breach

🕒 8 July 2019

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British Airways is facing a record fine of £183m for last year's breach of its security systems.

# Cross-site scripting (XSS) - how to protect from it

- Implement access controls
- Force strong passwords
- Continually check for vulnerabilities



# Credentials stuffing

- Gain access to website control panel
- Can result in complete loss of site control
- Exposes site data to attacker



# Credentials stuffing

## Dunkin' Donuts reveals consumer security breach – here's what it may mean for you

The coffee chain says hackers were after customers' information through its DD Perks program.



Dunkin Donuts Getty Images

Nov. 29, 2018, 7:56 PM GMT / Source: TODAY

By Drew Weisholtz

Some people in America aren't too pleased to be running on Dunkin' right now.

# Credentials stuffing - how to protect from it

- Use multi-factor authentication
- Use 'captchas'
- Limit login attempts



# 11 tips to protect your ecommerce site

1. Switch to HTTPS
2. Ensure software/plugins up to date
3. Change default login page url
4. Enforce strong passwords
5. Don't use default admin username
6. Limit login attempts





# 11 tips to protect your ecommerce site

7. Commission regular vulnerability scans
8. Consider two-factor authentication
9. Use a secure ecommerce payment platform
10. Use a content delivery network (CDN)
11. Take regular backups



# Summary

- The cost of a payment card data breach is substantial
- Ensure you are PCI compliant and take regular action
- Have a plan in place in case the worst happens





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