Referee all "Title misleading".

Response Changed, and some additional motivating text added.

Referee 1 "Some itemizations in the submission are not clear. For example,

- what do [20], [21] and [22] mean on page 3 and 4. It is a wired way to present them if they mean the reference number.
- In Page 4,  $[22]^5$ , there is no footnote number 5 on this page.

Section 5 does not complete".

Response Inserted the word 'From' as in 'From [20]'. The second was a LATEX 'feature' about footnotes in item descriptions — information moved to main text. The third has been replaced.

Referee 2 "Why are bullets labelled 6.5 and 6.6".

**Response** That's what PCI DSS calls them, but text canged to make that clear.

Referee 3 "Is there something missing".

**Response** As referee 1, and text replaced here.

Referee 3 "6.6 still needed".

**Response** text changed to be less definitive, and talk about reducing role of 6.6. Also reducing relevance in MageCart days.

Referee 3 "Reference to Ligne 14".

Response Added.

Referee 3 "Reference to TLS".

Response Added.