

How Kenetek helped its customer reduce their PAN masking project cost by 90.63%

About the customer

The customer that requested the support service for the PCI-DSS Scope Definition:

- Is one of the main financial groups in Europe. With a network spanning over 50 markets in 17 countries, with over 8,500 branches and over 140,000 employees.
- Processes card payment data as Financial Institution, Acquirer, Issuer, Service provider and Merchant.
- Is a service provider and his technology ecosystem is adopted by over 32 companies.
- Has over 250 employees that are entrusted to manage the payment card applications.
- Has an IT architecture that spreads from the Mainframe to the distributed environment.

About Kenetek

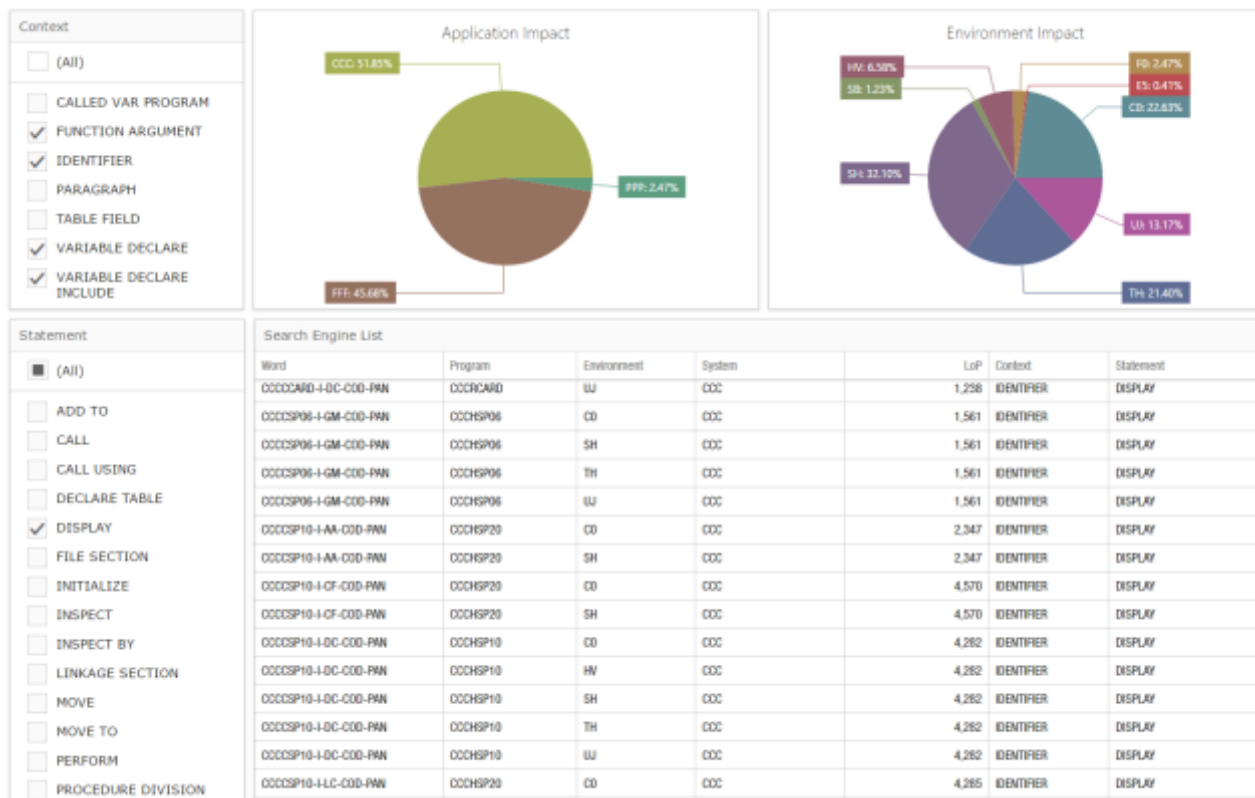
Kenetek is a global company with a highly qualified staff whose mission is to support you to manage your Application in a changing environment and put your BUSINESS in a better position to predict and control the future.

In over twenty years Kenetek has developed its skills and expertise. Founded in 2011 Kenetek has begun giving its customers an exhaustive answer in the field of application and data analysis.

Since 2012 Kenetek has been PCI Participating Organization and showcases its products and services at the PCI Community Meetings all over the world since 2013.

The customer's problem

"We needed a turn-key solution that could help us identify all maps and reports that displayed the PAN (Primary Account Number) in order to mask it where the user had no need to see it"



Dashboard that displays the impacted maps.



The dimensions of the problem

Kenetek, using its *tools*¹, discovered and scanned:

- Over 31 systems in mainframe environment.
- Over 34.000 Cobol components for a total of 21 million of lines of code.
- Over 2,443 IMS & CICS maps.

Possible solutions

An estimated effort of 1800 man days of the system owners would have been required to manually² discover the IMS & CICS maps impacted by PAN on the on-line systems transactions. This would have resulted in too much of a commitment of the customer's resources (system owners) which could not be allocated to the project for such a long time.

Kenetek's solution

Using Kenetek's KLR tool to parse and create a Knowledge Base of the systems, Cobol programs and the IMS & CICS maps the customer was able to collect the following information:

- Know which systems were impacted by online transactions.
- Know which components called a IMS or CICS map.
- Know the communication areas used to send and receive message between the component and map.
- Know the map's content: label and fields and their relative coordinates (line and column).

This Knowledge Base was key in identifying the maps that effectively displayed a PAN and its offset and length in the given communication area.

N. TR	DATE		PAN	CARD	MSG	AN	DESC
43	6/01/15	0:51	11*****6274	62	P	00	
43	6/01/15	0:51	11*****6274	62	P	00	
44	6/01/15	0:51	11*****6274	62	P	00	
45	6/01/15	0:51	11*****6274	62	7	00	
46	6/01/15	0:52	11*****6274	62	0	00	
47	6/01/15	0:52	11*****6274	62	2	00	
48	6/01/15	0:55	11*****4222	42	P	00	
48	6/01/15	0:55	11*****4222	42	P	00	
49	6/01/15	0:55	11*****4222	42	P	00	
25	6/01/15	0:55	11*****4222	42	7	00	
26	6/01/15	0:55	11*****4222	42	7	00	
50	6/01/15	0:56	02*****0470	00	P	00	
27	6/01/15	0:56	02*****0470	00	7	00	
28	6/01/15	0:57	02*****0470	00	2	26	
51	6/01/15	1:08	11*****5349	53	P	00	
51	6/01/15	1:08	11*****5349	53	P	00	
52	6/01/15	1:08	11*****5349	53	P	00	
29	6/01/15	1:08	11*****5349	53	7	00	
30	6/01/15	1:09	11*****5349	53	7	00	

327x map with Mask PAN

1. The tools used by Kenetek is the proprietary KLR[®]. See "About KLR[®] below for more information.
 2. By manual approach we intend an approach where a team of highly qualified professionals interview application managers and manually go through the applications and business processes with them.



About KLR[®]

KLR[®] (Knowledge Language Recognition) is the answer in the field of application analysis. Proposed as a holistic engine it is used to analyze the evolution of a complex system and its parts, and the relationship between each other.

The Results

The information produced by the analysis allowed the customization of Kenetek's tools to automatically add a service call (Cobol routine) just before and after the map call in all the impacted components, allowing the masking or unmasking of the displayed PAN number on the map I/O messages, based on the user rights.

In conclusion, Kenetek's solution:

- Analyzed a total of 156 impacted maps.
- Drastically reduced the required time to 250 man days, around 15% of the estimated required effort (if a conventional solution had been used).
- Strong reduction of project cost and a positive economic impact.
- Produced knowledge assets of the systems in scope, great for governance over the systems.