

# Nenechte si ukrást data z e-shopu

Webinář zdarma

26. 6. 2024 v 10:30

 My Cyber Risk  
Powered by riskrecon

heureka!

Protecting Trust  
in a Changing World

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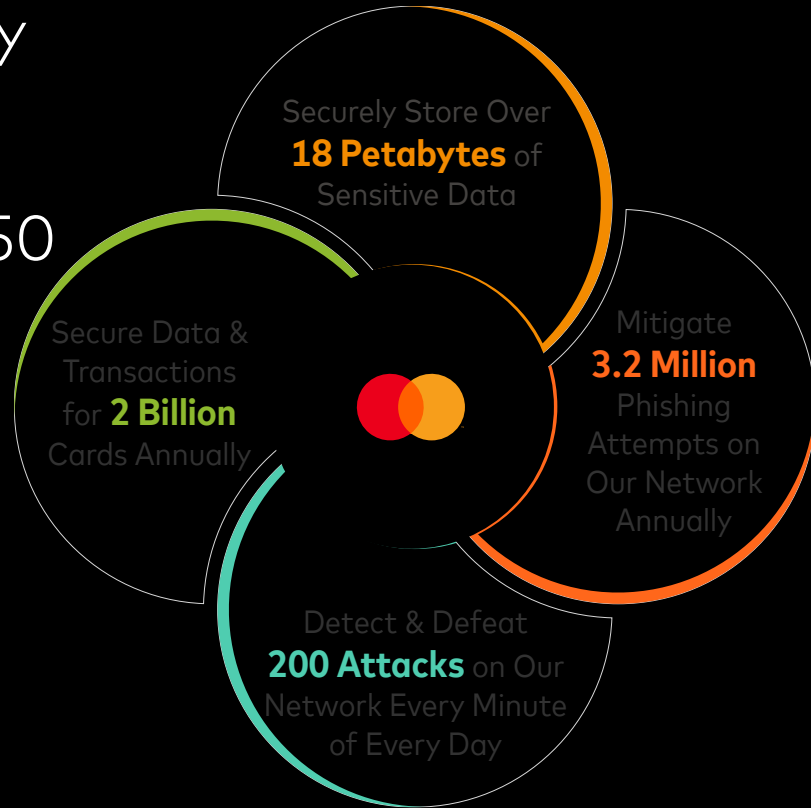


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Mastercard has been applying cybersecurity principles to secure global payments network for the past 50 years

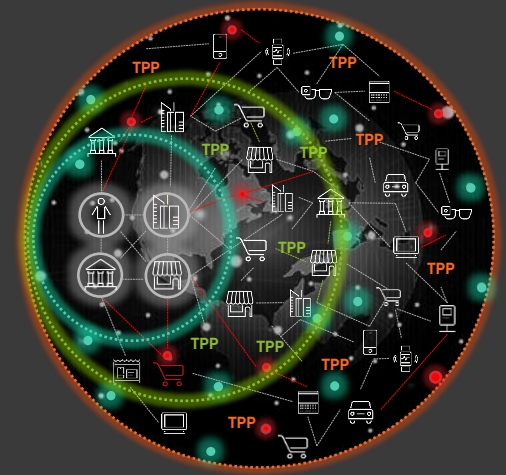








# Threat Protection

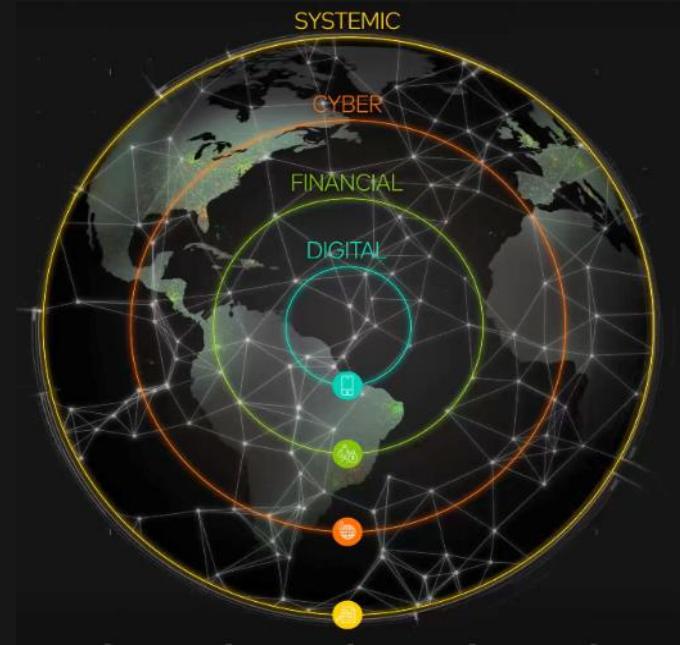
"As the threat landscape evolves, cyber criminals are leaving no stone unturned -- and companies -- no matter how big or small -- are only as strong as their weakest link."

Dr. Larry Ponemon, chairman and founder,  
The Ponemon Institute



# We are evolving with the ecosystem - from securing transactions to protecting trust in every interaction

-  Enhance security in the consumer digital transaction journey
-  Extend security to other types of transactions beyond cards
-  Expand security beyond transactions to cyber environments
-  Extend security to mitigate systemic operational risk





We are evolving with today's world...  
from securing transactions to protecting trust in every interaction.

**1 Assess** cyber risk exposure  
understanding and identifying cyber-related vulnerabilities and threats



**Cybersecurity Ratings & Insights**  
Continuous third-party and supply chain cyber risk monitoring

**Threat Intelligence**  
Curated & unique threat data from a global sensor network

**2 Protect** assets against attack  
reducing impact on our stakeholders and the digital ecosystem



**Threat Protection**  
Cloud-based threat solution combating DDoS (Distributed Denial of Service), common Web Application attacks, and malicious Bot activity

**3 Organize** trust in the ecosystem  
continually improving the performance of global cybersecurity

**Continued Innovation**

- "Global Trust Exchange" understanding ecosystem compliance status and risk
- Global cyber fusion center to inform the ecosystem on real-time threats
- Continuous Control Monitoring to ensure all operational assets are protected

# Pinpoint and prioritize cyber risk from third parties

- ✓ **Identification, Prioritisation & Mitigation** of vulnerabilities across your network and those of every third party, supplier and vendor in your portfolio
- ✓ **Aggregated and continuous cyber risk rating** for every third-party service provider and vendor based on the assessment of their cyber environment
- ✓ **Light touch onboarding** with continuous support from RiskRecon and Mastercard Cyber experts throughout
- ✓ **Actionable risk mitigation plans** are easily shared with third-party service providers and vendors using the collaboration portal
- ✓ **Tailor made** solution providing **versatility** to customer requirements and full **customer success and support** throughout



## DID YOU KNOW?

Companies with cyber risk rating of 'F' are **4x** more likely to experience a data loss event according to RiskRecon analysis.

**RiskRecon Rating**

3M 6M 1Y ALL ● Breach 1

10  
5  
0

Jul '21 Oct

**Domain Ratings**

Domain	Rating	Trend	Domain
Software Patching	A 9.9	+0.3 ↗	System Reputa...
Application Security	A 9.1	0.0 ↔	Email Security
Web Encryption	B 7.5	0.0 ↔	DNS Security
Network Filtering	B 7.4	0.0 ↔	System Hosting
Breach Events	A 10	0.0 ↔	

**Risk Priority Summary**

	Low	Medium	High	Critical
High	0 Issues	280 Issues	1 Issues	0 Issues
Medium	3 Issues	2426 Issues	2 Issues	1 Issues
Low	3 Issues	164 Issues	21 Issues	10 Issues
Idle	0 Issues	232 Issues	0 Issues	0 Issues

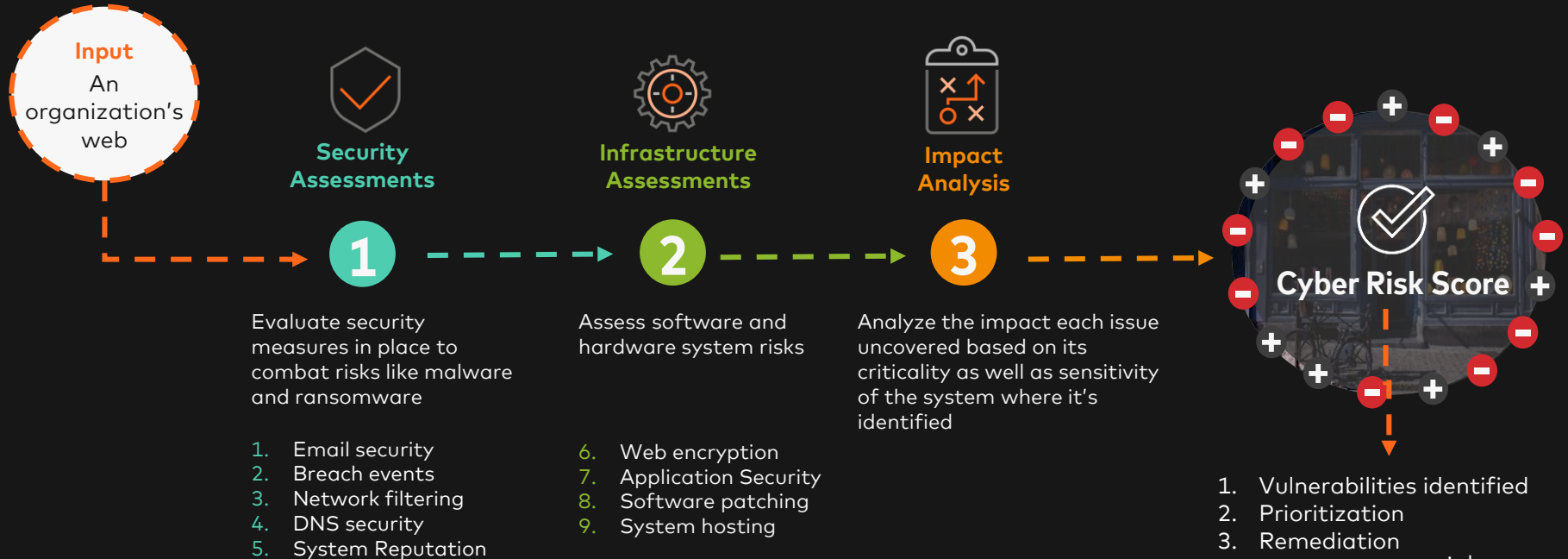
**Issue Severity**

	C 6.3	0.0 ↔
	C 5.9	0.0 ↔



# How is the cyber risk score determined?

The cyber risk score is determined by continual noninvasive evaluating over 40 criteria across 9 security domains. The impact of all vulnerabilities is analyzed to produce a cyber risk score, action plans and more.





# Mastercard CZ and Healthcare Institute Czech Rep assess cyber resilience in Czech hospitals

CASE STUDY 2022-2023-2024



## SOLUTION DELIVERY

Late 2021 Mastercard and HCI CZ signed a partnership that includes providing RiskRecon cyber assessment, education and for the last 2 years co-partnering on the annual gala conference "THE EFFECTIVE HOSPITALS".

2022

- Initial introduction of the new "cyber resilience" category powered by RiskRecon
- Mastercard awarded top ranked hospitals and insurers, granted access to RR and provided individual security workshops
- In partnerships with Healthcare Institute CZ, Prianto CZ and Worldline CZ



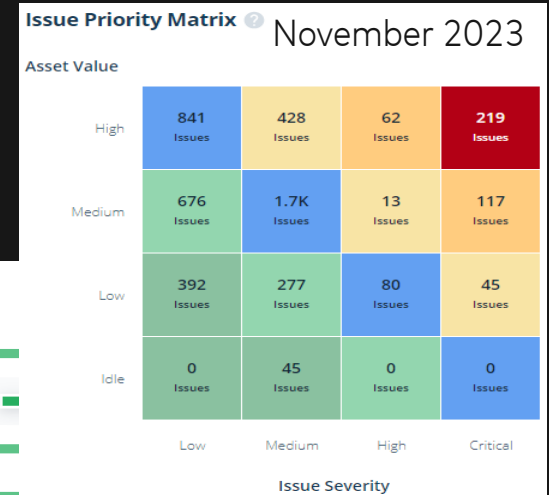
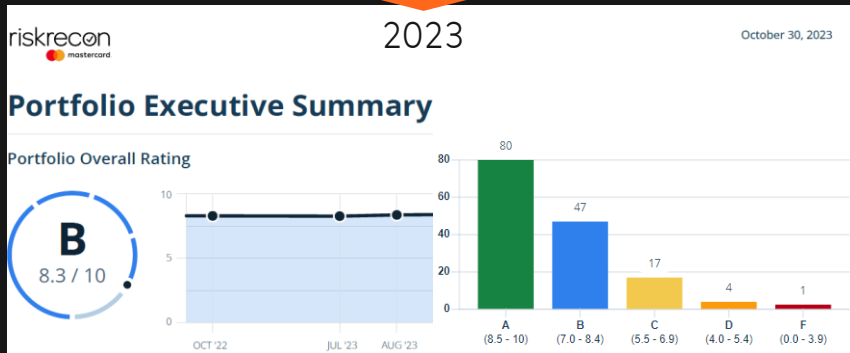
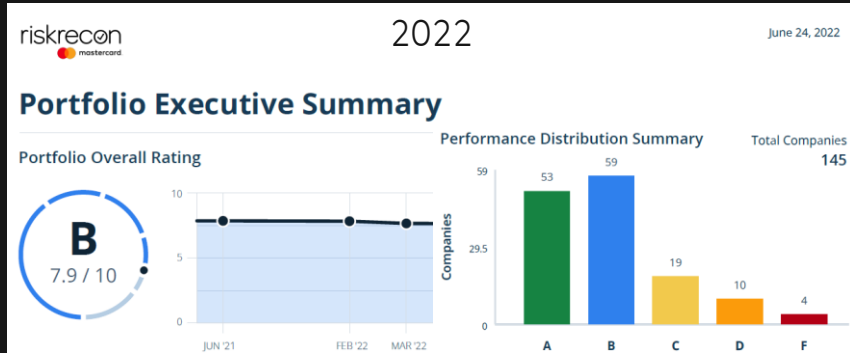
2023

- In 2<sup>nd</sup> year of "cyber resilience" category evaluation we see positive trend within healthcare industry
  - The overall RR score shifted from 7,9 to 8,2
  - 85% of hospitals scored A, B compared to 77% in previous year
  - Hospitals scored D, F dropped from 9% in '22 to 3% in '23
- Mastercard established new partnership with Worldline CZ to leverage user pay



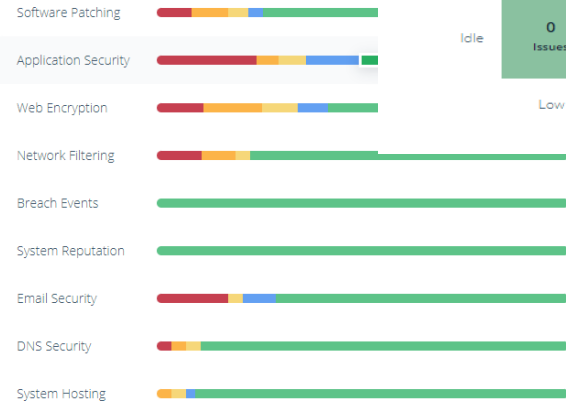
## RISKRECON | METODOLOGIE

Firms with cybersecurity hygiene rated as D and F have experienced a 35x higher frequency of breach events compared to A rated organizations.



### Security Domain Ratings

#### Categorized



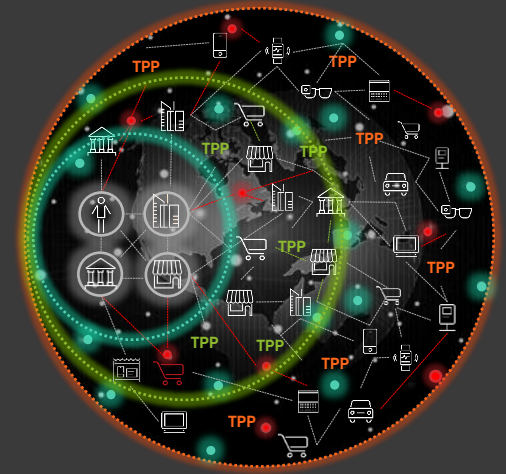
# My Cyber Risk

## RiskRecon Small Business Package



"As the threat landscape evolves, cyber criminals are leaving no stone unturned -- and companies -- no matter how big or small -- are only as strong as their weakest link."

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# Small businesses are prime targets amidst the exponential rise in cybercrime

43% of cyberattacks target small businesses<sup>1</sup>

43%

75% of small businesses will fold 7 days after a ransomware attack<sup>2</sup>

75%

86% of small businesses are not prepared to handle a cyberattack<sup>1</sup>

86%

61% of SMBs experienced a cyberattack during the last year<sup>3</sup>

61%

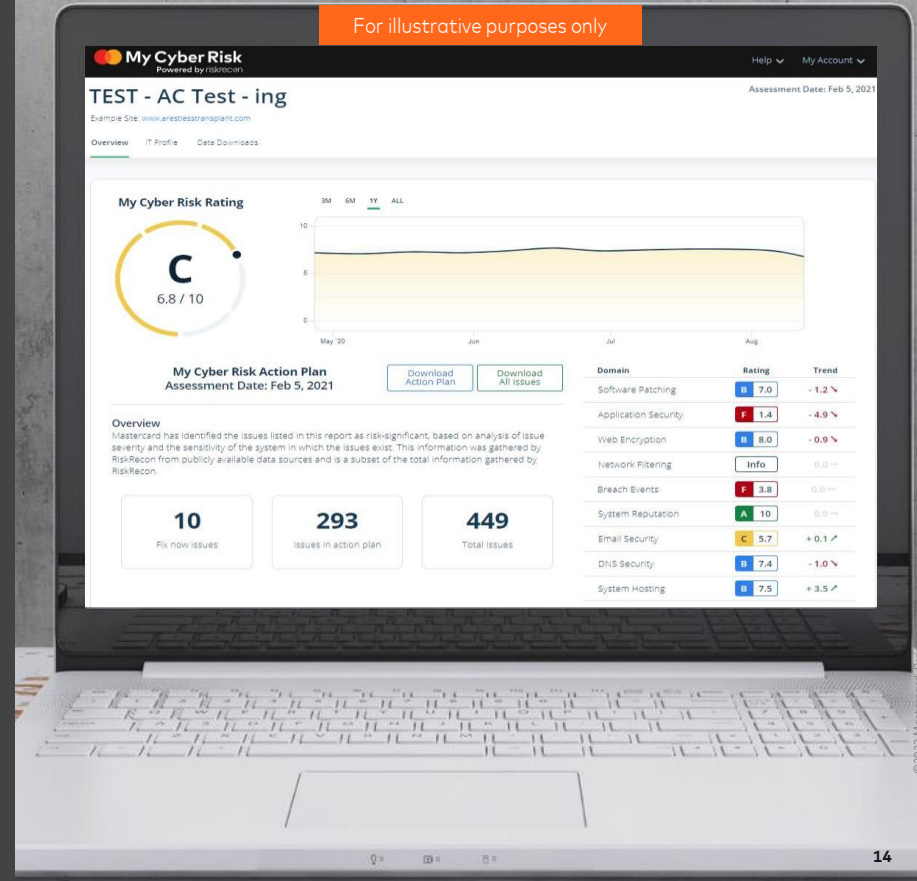
On average, small business cybersecurity incidents can cost up to \$600,000<sup>1</sup>

\$600,000

# Help your small business customers pinpoint and prioritize cyber risk

## My Cyber Risk provides small businesses with:

- ✓ **Cyber risk rating** of their online environment
- ✓ **Security profile** that encompasses a list of vulnerabilities prioritized by asset value and issue severity
- ✓ **IT profile** that encompasses a list of all internet-facing systems and their hosting details such as the name and location of the hosting provider and number of systems being hosted with that provider
- ✓ Downloadable **detailed reports** on all identified vulnerabilities
- ✓ **High-level remediation action plans** for fixing the uncovered vulnerabilities



# Cyber risk ratings for underserved small organizations

## RiskRecon

**Identify, monitor and remediate security and cyber risks across any organization's supply chain**

Provides cyber risk rating and reporting on any **organization's third parties** (vendors, suppliers, partners)

Any company or government entity

Chief Information Security Officers  
Third-Party Cyber Risk Professionals  
Internal Security Professionals  
RiskRecon portal

RiskRecon portal

## RiskRecon's My Cyber Risk

**Detect, monitor and suggest remediation of cyber risks across an organization's digital environment**

Provides cyber risk rating and reporting on an **organization's own environment**

Any small business with less than 100 employees and 5 or fewer domains

Small Business Owners

Via issuer, acquirer, any channel or reseller partner

1 **What does it do?**

2 **Who benefits?**

3 **Who uses it?**

4 **How is it accessed?**



# Cyber Security for SME's with Heureka Group in CZE

[https://heureka\\_group/cz-cs/blog/novinky/ochrante-se-pred-kyberhrozbami-audit-s-70-slevou/](https://heureka_group/cz-cs/blog/novinky/ochrante-se-pred-kyberhrozbami-audit-s-70-slevou/)



Mastercard® | CyberMonks  
Cyber Marketplace

## Mastercard® | CyberMonks Cyber Marketplace

Po omezenou dobu Heureka nabízí tuto službu za značně sníženou cenu 60 €, místo původních 239,99 €.

### Můj Portál Kybernetického Rizika

Pro malé a střední podniky může být obtížné orientovat se ve složitém prostředí kybernetické bezpečnosti. Účelem našeho specializovaného portálu pro malé a střední podniky je tento proces zjednodušit a nabídnout jasný a komplexní přehled o stavu vaší kybernetické bezpečnosti. Na tomto portálu můžete získat přístup k externímu hodnocení vaší organizace, zobrazit si skóre kybernetického rizika a prohlédnout si podrobné zprávy s informacemi o zranitelných místech. Pomocí zjištění seřazených podle priorit na základě hodnoty aktiv a závažnosti problémů porozumíte svému profilu IT a získáte cílená doporučení k nápravě. Tento nástroj vás vybaví potřebnými znalostmi, abyste mohli účinně bojovat proti kybernetickým hrozbám a s jistotou se vydat na cestu digitálními technologiemi. To vše je přizpůsobeno jedinečným výzám současného online prostředí:



#### Kybernetické hodnocení rizik

Stručné hodnocení bezpečnostního stavu vašeho online prostředí, které vám umožňuje rychle posoudit zorev a bezpečnost digitálních aktiv.



#### Stahovatelné zprávy o zranitelnostech

Dokumentace je klíčová pro audit a kontroly sousadu s pravidly. S naší platformou si můžete stáhnout podrobné zprávy o identifikovaných zranitelnostech, díky čemuž je snazší udržet vás v souladu.



#### Celkový bezpečnostní profil

Získáte výčerpavější seznam zranitelností fázových podle hodnoty aktiva a závažnosti problému. To vám umožňuje akciovat zdroje tam, kde jsou potřebné nejvíce.



#### Návrhy remediací na vysoké úrovni

Naše řešení vás nejen upozorňuje na zranitelnosti, ale pomáhá vám je opravit. Využijte návrhy na vysoké úrovni, navržené odborníky, k opravě slabých míst a posílení vaší digitální bezpečnosti.



#### Detailní IT profil

Uprý nástroj vašich systémů přicházejících přes Internet. Tento rozšířený seznam obsahuje detaily o hostingu, jako jsou názvy poskytovatelů, umístění a počet systémů připojených ke každému poskytovateli, a zajišťuje, abyste stále byli informováni o aktuálním stavu.

**Předplatné na 12 měsíců**  
Získejte to za 60 EUR/rok

[Přihlaste se nyní](#)

[nahoru](#)

Stáhněte si partnerství CyberMonks a Mastercard® pro váš nejlepší přístup kybernetické bezpečnosti ke své IT a IT prostředkům v rámci bezpečnostní a IT služby s digitálními prostředky pro podnikání. Měli byste mít na paměti, že všechny služby poskytujeme prostřednictvím naší platformy a služeb.



# RiskRecon Threat Protection swiftly mitigates DDoS attacks and safeguards web applications

Our threat protection platform delivers a simple and effective way to mitigate a wide array of cyber attacks to keep your organizations' assets safe on an application and network level.

Plus, you can combine the services to suit your needs and they can all be monitored in real-time via a cloud-based portal. Meaning, you don't have to worry about hardware or large upfront investments.

- ✓ Cloud-Based DDoS Protection
- ✓ Secure Web Facing Applications



# DDoS Protection for Access Control Servers (ACS) in ROM

CASE STUDY 2023



# Leading Access Control Server Provider in SEE Region



## Coverage



Focused mainly on the Romanian Market, but with presence also in Hungary, Kosovo, Malta and Serbia

## Sizing



- 76% Romanian Market share in terms of processed Authentication
- 81 MM Authentications processed annually

## Top Customers



- Tier 1 issuers in the region

## Use cases



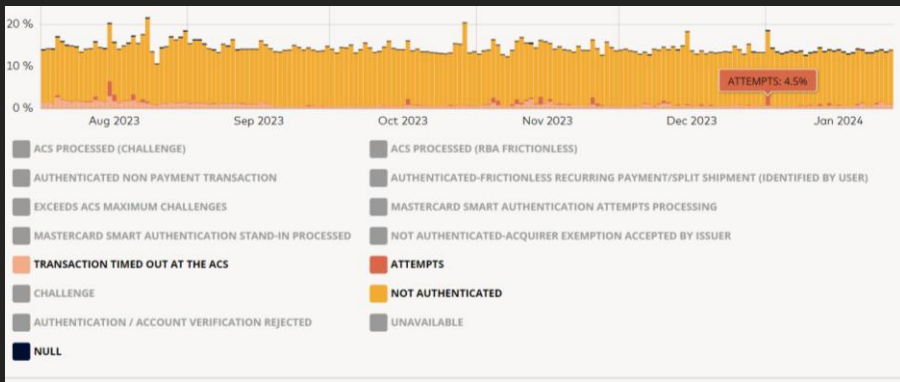
- ACS Provider, Processor, Payment Service Provider & OBO Token Requestor



## MARKET PROBLEM

Due to Market dominance, any downtime / issue is impacting the entire market

- Between 2%-5% of Monthly Authentications lost due to DDoS attacks <sup>1</sup> with high Panamera Fee impact



## Challenge

- Monthly, continuous DDOS attacks (up to **120 GB**), severely impacting the user experience (downtime, long loading time, communication interruption)
- Customer (Issuer) complaints and market disruption (card holders choosing to pay using an alternative method)

## Mitigation

- Moving to a more complex setup (additional 6 Servers), separating traffic for top tiered customers
- Akamai service deployment
- Smart Authentication Direct



## SOLUTION OVERVIEW

# Mastercard Threat Protection (aka. Baffin Bay) Deployment

3 months trial started in June '23

## Setup

- **1 Server covered** (Tier 1 ROM Issuer)
- Network DDoS Protection & Web application Protection (Layer 5)
- 3 Ports protected (**brand agnostic**)
- **Traffic segmentation**, leading to attacker identification and country blocking

## Reporting and Monitoring

- Out of the box reporting available and in-depth analysis performed by our teams

## Contractual Terms

- 3 Months trial, with Mastercard covering cost in case of failed mitigation

The image displays three screenshots of the Baffin Bay dashboard. The top screenshot shows the 'Total Traffic' and 'Threat Intelligence' graphs. The 'Total Traffic' graph shows a peak of approximately 600k bits/s, and the 'Threat Intelligence' graph shows a peak of approximately 2k packets. The bottom right of this screenshot features a circular gauge showing 'AVG 94.2k BITS/S' and another gauge showing '27.7k PACKETS'. The middle screenshot shows the 'Traffic Configuration' table with three entries: BCR, BCR-MCS, and BCR-VISA, all with a status of 'Installed'. The bottom screenshot shows the 'Update Proxy - BCR' configuration screen with a world map highlighting a specific region in red.

**Time Zone:** +02:00 (Europe/Bucharest)

**Total Traffic**

**Threat Intelligence**

**AVG 94.2k BITS/S**

**27.7k PACKETS**

Name	Type	Frontend	Delivery Method	Status
BCR	Proxy (Other)	185.195.94.104 : 443	Round Robin	Installed
BCR-MCS	Proxy (Other)	185.195.94.104 : 6444	Round Robin	Installed
BCR-VISA	Proxy (Other)	185.195.94.104 : 9744	Round Robin	Installed

**Update Proxy - BCR**

Global Settings

Geo Fencing Module

World Map

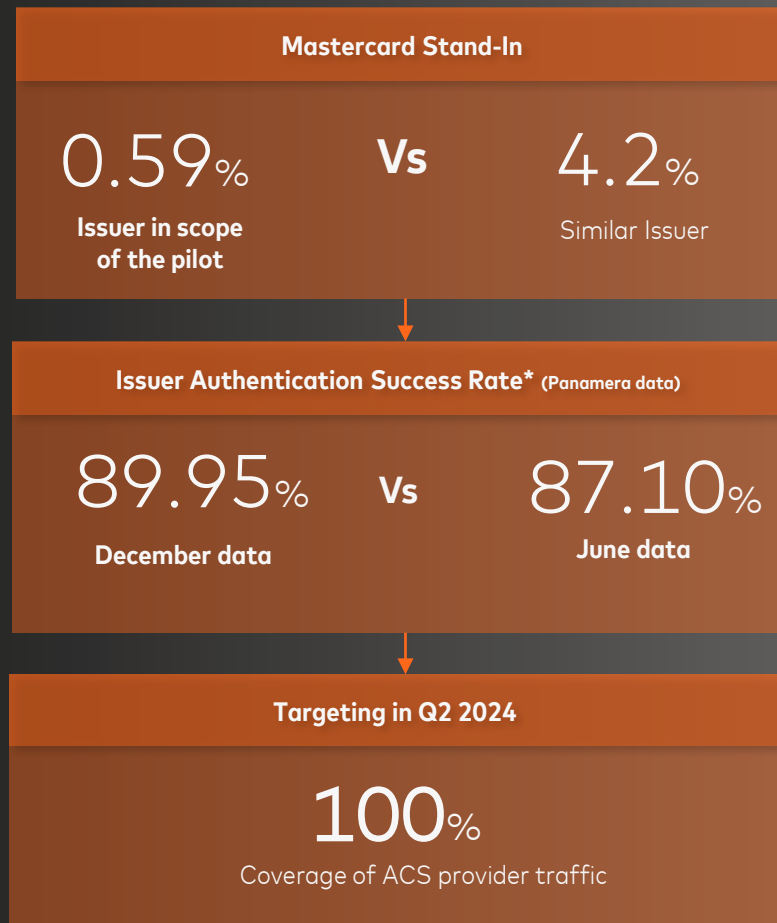


## Pilot conclusion and next steps

### What worked

- **Time to Market**, with teams operating with a sense of urgency and technical deployment finalized in 1 day
- Mastercard / Baffin Bay clearly **outperformed existing DDOS protection service provider** (based on Authentication data & customer feedback)
- **Communication** channels - Ad-hoc discussions when attacks were detected, involving issuer
- **Smart Authentication Direct** included into a DDoS mitigation package

**There were also learnings for Mastercard that enhanced the service offerings!**



# Why riskrecon by

## Data Accuracy

99.1% accuracy.

## Visibility & Transparency

Spend less time clarifying results.

## Risk Prioritization

Focus on risk that matters most to you.

## Automated Workflows

Reduce and remove manual processes.

## Custom Action Plans

Continuously collaborate and act on risk.

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Q & A

