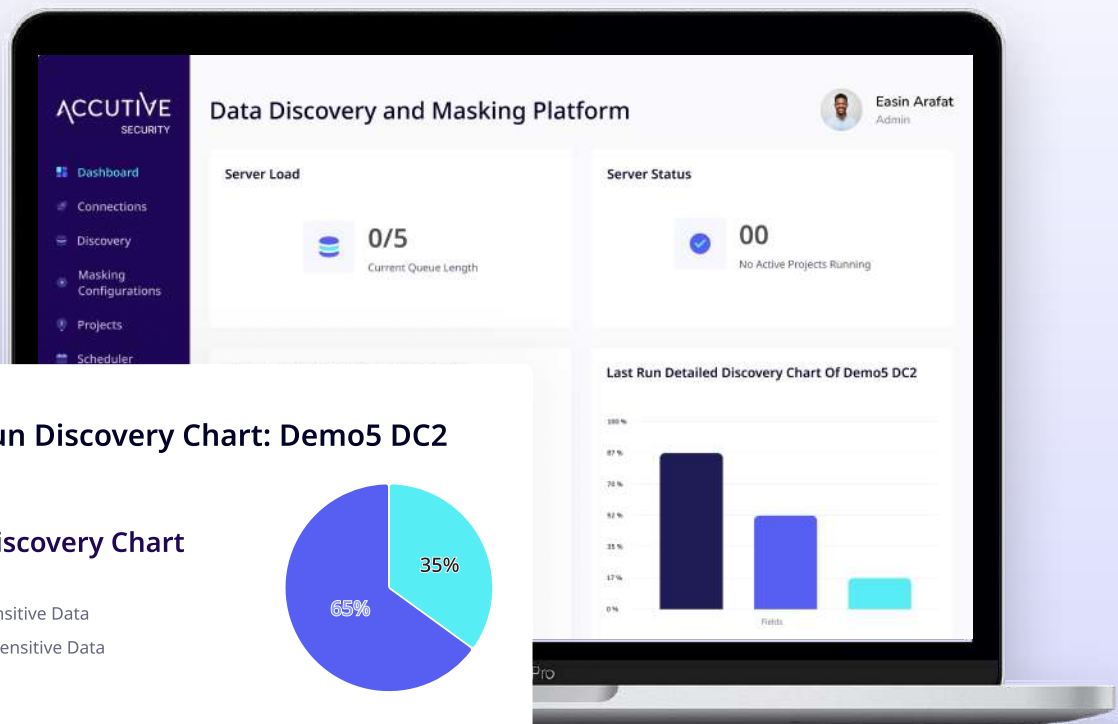


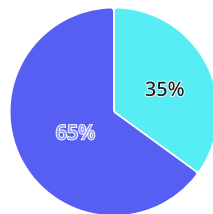
# Large Canadian Bank Enhances Data Security & Streamlines Operations with Accutiv Security's ADM Platform



Last Run Discovery Chart: Demo5 DC2

 Discovery Chart

-  No. of Sensitive Data
-  No. of Insensitive Data



# Introduction

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A leading Canadian bank, with a vast network of branches serving tens of thousands of customers across Canada in both retail and commercial banking, relies on a complex IT ecosystem to manage its operations. At the heart of this system lies Temenos Transact, a powerful core banking platform known for its performance and functionality. Like other core banking systems, Temenos Transact uses a unique and complex data structure. As a result, extracting data for testing and development while maintaining data security and compliance can present a significant challenge.

The bank needed a solution that could effectively discover and mask sensitive data across all its systems, including Temenos Transact, while preserving data integrity and referential integrity. After unsuccessfully trying several other data masking tools that were not customized for the Temenos Transact core banking system, the bank turned to Accutive Data Discovery + Data Masking (ADM) for Temenos Transact.

 The Challenge

# Data Discovery and Masking Across a Complex Landscape

As a leading financial institution serving a diverse customer base across Canada, the bank faced multifaceted challenges related to safeguarding sensitive data. Their complex IT environment, featuring a mix of modern and legacy systems, including the core banking platform Temenos Transact, presented unique hurdles for data security and compliance.

**Data Discovery:** Identifying sensitive data, such as Personally Identifiable Information (PII) and payment card data, across numerous databases and applications, including the Temenos Transact core banking system, was a struggle. A major challenge was discovery across many XML and JSON fields with sensitive information. Multiple manual discovery processes for each system were time-consuming and prone to errors. Furthermore, the bank needed a solution that could automatically classify sensitive data based on predefined criteria and industry standards.

**Referential Integrity:** Masking data while maintaining referential integrity across all interconnected systems was crucial. The bank had linking fields across multiple tables, presenting a significant obstacle for manual masking or less advanced platforms. Inconsistent masking could lead to broken relationships and unusable test data, hindering development and testing efforts. The solution needed to understand and preserve complex data relationships across different systems to ensure data consistency after masking.

**Temenos Transact Complexity:** The unique data structure and intricate relationships within Temenos Transact posed a significant challenge for traditional masking solutions.

**Compliance Requirements:** The bank needed to comply with various data privacy regulations, including PIPEDA, PCI DSS, and PII, requiring strict data protection measures and secure data handling practices. The solution had to provide detailed audit trails and reporting capabilities to demonstrate compliance and support regulatory audits.

**Advanced Masking Needs:** The bank required advanced masking capabilities beyond basic obfuscation and substitution. This included the ability to generate realistic, yet fictitious, data for testing purposes, such as creating fake names, addresses, and even employment details with corresponding company names, email addresses, and domains. Additionally, the ability to customize masking rules and apply different masking algorithms based on data types and sensitivity levels was essential.



Previous attempts to address these challenges with manual scripting and in-house solutions proved inefficient and unsustainable, consuming valuable time and resources.

 The Solution

# Accutiv ADM for Temenos Transact and Beyond

After evaluating a number of alternative data masking solutions, the bank could not find a platform that properly masked within Transact. Thus, the bank turned to data management platforms specifically designed for Temenos Transact core banking platform. Accutiv Security's ADM appeared to offer a comprehensive solution to the bank's data security and compliance needs:

**Automated Data Discovery:** ADM's powerful data discovery engine efficiently identified sensitive data across all the bank's systems, including Temenos Transact. It automatically analyzed database schemas, data types, and content to pinpoint PII, PCI, and other sensitive information, even within the complex Temenos data structures. Using ADM, all sensitive information in XML and JSON formats was found, and displayed as embedded tables for seamless masking configuration. The platform's ability to automatically classify data based on predefined criteria and industry standards further streamlined the discovery process.



Data Discovery functionality identifies all the PII and sensitive fields in the table and marks them as the fields those should be anonymized/masked based on field name and the data in the field. You can anonymize all fields and tables identified by the software or choose to add/remove any fields to/from the list. This immensely helps when you don't know the full architecture of the application and don't have the ERDs to identify the tables and fields you should anonymize.

- Product Owner at Bank

**Preserved Referential Integrity:** ADM ensured consistent masking across all interconnected systems. Leveraging Groovy Scripting, lookup fields between tables were easily identified and maintained throughout the masking process. By identifying and maintaining relationships between tables and databases, it guaranteed that masked data remained referentially intact, providing reliable and usable test data. This capability was crucial for the bank, ensuring that data relationships were preserved across all its data sources.

**Temenos Transact Expertise:** ADM's specialized capabilities for Temenos Transact addressed the unique challenges posed by this platform. It provided pre-built masking rules and templates optimized for Temenos data structures, ensuring efficient and accurate masking without compromising data integrity.

**Customizable Masking Techniques:** ADM offered a range of static data masking techniques, including obfuscation, substitution, and encryption, allowing the bank to tailor the masking process to its specific needs and compliance requirements. This included advanced masking capabilities like fictitious data generation, creating realistic but fake employer names with matching work emails, domains, and nearby addresses to preserve data attributes for testing purposes. The ability to leverage Groovy Scripts to write custom masking rules and apply different masking algorithms based on data types and sensitivity levels further enhanced the platform's flexibility.

**Centralized Management:** ADM's centralized platform simplified data masking operations, providing a single point of control for managing masking rules, policies, and workflows across the entire organization. Additionally, ADM provided comprehensive audit trails and reporting capabilities, enabling the bank to demonstrate compliance and support regulatory audits.

**Reusable Configuration:** The bank was using different copies of Transact databases across multiple servers. ADM enabled the bank to create a configuration once and then seamlessly apply it to all instances of Transact across multiple servers.



By offering a combination of automation, customization, and specialized expertise for Temenos Transact, Accutiv ADM provided a compelling solution to address the bank's data security and compliance challenges while supporting its operational needs.

 The Conclusion

# Implementation and Results

Accutive Security experts implemented ADM on-premises, working closely with the bank's IT team to integrate the solution into the bank's existing processes. The implementation involved addressing the challenge of customizing ADM to meet the bank's unique masking requirements, particularly for its diverse range of applications beyond Temenos Transact. This collaborative approach ensured that ADM was seamlessly integrated into the bank's workflows and tailored to its specific needs.

The benefits for the bank exceeded its initial goals and expectations. In addition to solving its primary use cases, deploying ADM helped the bank realize significant cost savings and led to major process improvements for testing, development and compliance.

**Cost Savings:** By automating data masking and streamlining test data management, the bank realized significant cost savings, estimated at \$1.2 million annually. These savings stemmed from reduced manual effort, improved efficiency, and the avoidance of potential fines and penalties associated with data breaches.



**Increased Efficiency:** ADM enabled the bank to generate reliable test data on demand, accelerating development cycles for core banking and other applications, such as the Loan Origination System (LOS), by several weeks. This faster time-to-market resulted in increased agility and responsiveness to business needs. The ability to quickly generate masked test data allowed developers and testers to work more efficiently, reducing bottlenecks and accelerating project timelines.

**Enhanced Compliance:** ADM helped the bank identify and remediate several data privacy violations, ensuring compliance with PIPEDA, PCI DSS, and other regulations. This proactive approach minimized the risk of data breaches and associated financial and reputational damage. Moreover, ADM's audit trails and reporting capabilities provided the bank with the necessary documentation to demonstrate compliance and streamline regulatory audits.

**Improved Resource Allocation:** The automation provided by ADM allowed the bank to reallocate 3 Full-Time Employees (FTEs) previously dedicated to manual data masking tasks to other strategic initiatives.



The bank's IT team praised ADM's ease of use, flexibility, and powerful capabilities. The Product Owner specifically highlighting its data discovery functionality, configuration speed, and synchronized anonymization features.



# Finding and Masking High Stakes Financial Data

When it comes to data discovery and masking in complex data environments, such as core banking systems that have thousands of tables with embedded XML fields, most leading test data management platforms do not have the required functionality. ADM for Temenos Transact was designed specifically to provide robust test data management for Transact's data structure. Beyond discovery and masking in Temenos Transact, ADM is designed to consistently identify and anonymize data across all banking applications and databases.

For our client, using ADM proved to be a game-changer by enabling it to achieve a new level of data security, compliance, and efficiency. By automating data discovery and masking across its complex IT environment, including Temenos Transact, the bank significantly reduced risks, optimized its resources, and accelerated its development timelines. In the highly competitive banking industry, the weeks of development time saved helped launch key aspects of its ongoing digital transformation more quickly and without defects.

Recognizing the critical importance of the data management tool for their core banking system, the bank opted for an ongoing enhanced support plan provided by Accutive Security. With this support plan, we provided immediate troubleshooting and remediation of any masking challenges while also providing ongoing process enhancement and compliance support.

# About Accutive Security

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We are Cryptography, Data Protection and Identity and Access Management (IAM) Center of Excellence.

**Cryptography:** We are focused on Public Key Infrastructure (PKI), Key Management, Hardware Security Modules (HSM), Certificate Lifecycle Management (CLM), Machine Identities Management (MIM), Secrets Management, Code Signing, Data Discovery and masking, Test Data Management (TDM), and encryption and tokenization across applications, databases, file systems, and storage.

**Identity and Access Management (IAM):** Our specializations include Passwordless authentication, Privileged Access Management (PAM), Identity Governance and Administration (IGA), FIDO2 authentication, Certificate-based authentication, Identity management, Online Fraud detection, Multi-factor Authentication (MFA), Password & Session management, Risk-Based Authentication (RBA), User Behavior Analytics (UBA), Single Sign-On (SSO), Smartcards, and YubiKeys.

Our test data management platform, Accutive Data Discovery + Data Masking (ADM) empowers you to discover, subset, mask, automate and tokenize millions of records across all major database types.

To learn more about how Accutive Security's ADM for can help your organization achieve similar success, visit <https://accutivesecurity.com/data-masking-temenos-t24-transact/> or access us on the [Temenos Exchange](#).



27068 La Paz Road, Suite 245 Aliso Viejo, CA 92656

Toll Free 888.666.8315

[www.accutivesecurity.com](http://www.accutivesecurity.com)