

### Credit Card Anonymization / \*FOP Form of Payment field



Topics

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- 2 FOP Wallet
- 3 Interface User Record (IUR) Form of Payment Wallet

# CREDIT CARD ANONYMIZATION

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# Credit Card Anonymization

Sabre continues to enhance its internal controls to further guard against the unauthorized inclusion of PCI in unsecured free text Reservation. As part of this continuing effort, Sabre has instituted the use of Luhn Algorithm, a third-party formula widely used in validating payment card number legitimacy.

This enhanced control provides added security with anonymization (removal) of potential payment card data should it be placed in unsecured free text Reservation fields. Once the data is permanently removed from a Reservation field, it is no longer available.

Implementation of this enhanced control has already been implemented on various Reservation fields, such as Received From, Name Field Reference, Ticket Arrangement, Other Service Information (OSI), and Reservation History for new and updated fields.

The next release for anonymization using Luhn Algorithm will be applied to the Reservation Remark fields listed below.

# Credit Card Anonymization

### Stage 1 Remarks: CERT July 25, 2023 / PROD October 3, 2023

- Future Queue Remarks (5Q-)
- Delivery Address Remarks (5DL-)
- Customer Address Remarks (5/)
- Corporate Number Remarks (5C-CORP)

### Stage 2 Remarks: CERT August 16th, 2023 / PROD November 1, 2023

- General Remarks (5)
- Historical Remarks (5H-)
- Hidden Remarks (5HR-)

### Stage 3 Remarks: CERT November 13, 2023 / PROD 2Q 2024

- Alpha Coded Remarks of any type; includes 5H¥ and 5C¥ moved from Sabre Profiles
- Itinerary Remarks (examples: 5¥ and 5¥Sx)
- Invoice Remarks (examples: 5. and 5.Sx)
- IUR Remarks (examples: 5. and 5X/-)

# Credit Card Anonymization

- **New Reservations:** At time of End Transact (ET), the Luhn Algorithm is applied to identify potential payment card data in non-protected Reservation fields. If a match is found, the payment card data is permanently removed from the non-protected Reservation field.
- **Existing Reservations:** At time of End Transact (ET) of an existing Reservation, the Luhn Algorithm is applied to identify potential payment card data in non-protected Reservation fields. If a match is found, the payment card data is permanently removed from the nonprotected Reservation field.
- Luhn Algorithm processing is applied regardless of if the payment card data found in the Reservation is masked or appears in cleartext.
- Anonymized payment card data appears in the Reservation showing the first and last 4 digits of the payment card. Dashes exist where the payment card data has been anonymized (removed) from Sabre. (i.e., VI4------1111 EXP 10/22).
- Anonymization is applied to Reservation History created or updated after the implementation

# FOP WALLET

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## Background

- Sabre continues to enhance its internal solutions to provide customers with an area uniquely designed and dedicated for storing form of payment data and improve form of payment management
- 5- form of payment functionality provides basic capabilities that results in customers storing form of payment data in non-authorized locations of the Reservation to meet their unique business needs
- Customers have a need to store multiple forms of payment and associate to a specific passenger, use type, and trip type



## FOP Wallet Benefits

- Store multiple forms of payment and optionally associate by passenger, use type, and trip type and to easily identify and integrate into workflows
- Additional data elements can optionally be stored; Cardholder Name, Corporate ID, Payment Card Approval Codes
- Content validation at time of entry reduces the risk and burden for manual intervention later in the workflow process
- Form of payment follows associated passenger at time of Reservations Display, Divide, Reduce Number in Party
- Utilizes current ticketing and EMD fulfillment logic, if more than one form of payment exists in the \*FOP field
- Optional Edit can be activated to force form of payment referencing at fulfillment, if multiple forms
  of payment exist in the \*FOP field

# FOP Wallet Benefits cont.

- Interfaces with Profiles; form of payment data and associations are copied from the Profile into the Reservation
- Provides storage capabilities for payment card manual and auto-approval codes
- Works in conjunction with Sabre Virtual Payments
- Current EPR keyword rules are applied to provide authorized users viewership of payment card data
- \*FOP is offered through Sabre Web Services enabled

# INTERFACE USER RECORD (IUR)

# Interface User Record (IUR)

#### BACKGROUND

- Many users pass data from the Reservation to their back-office system using Itinerary, Invoice, and Interface Remarks
- COMING SOON! Payment Card data identified in Remarks will be anonymized (i.e., permanently removed) from the Reservation
- Agents will be inhibited from passing payment card data to the back-office using these fields

#### Who is impacted?

 Users that have a need to pass payment card data from the Reservation to the IUR to support the needs of back-office systems

#### **New Solution**

- New "Interface Record" Use Type is being created in the form of payment Wallet (\*FOP) to identify and store payment cards destined for a back-office system
- New "Interface Record" Use Type will be available in Sabre Profiles

# Wallet (\*FOP) Format & Display Examples

#### Format Example 1: (see display \*FOP line 1)

AS‡UIR‡FOP‡AX3XXXXXXXX2006‡02/24\*E06\*Z166720‡AMT-2616.54/SE-

#### Format Example 2: (see display \*FOP line 2)

AS‡UIR‡FOP‡AX3XXXXXXXX2006‡02/24\*Z166720‡AMT-GBP2616.54/SE-M-TVL

#### Format Example 3: (see display \*FOP line 3)

AS‡UIR‡FOP‡AX3XXXXXXXX2014‡07/27\*Z493144‡AMT-330/SE-1.1¤2

#### Format Example 4: (see display \*FOP line 4)

AS‡UIR‡FOP‡AX3XXXXXXXX2014‡07/27\*Z493144‡AMT-40/SE-1.1¤3

#### Format Example 5: (see display \*FOP line 5)

AS‡UIR‡FOP‡CA5XXXXXXXXX1018‡12/23‡AMT-/IRP-ALTFOP

#### \*FOP FORM OF PAYMENT 1. PAYMENT CARD TYPE AX3XXXXXXXX2006/0224 UIR 1. 166720 23JUN23 2243/25JUN23 E06 M AMOUNT: 2616.54 NOTES: SE-2. PAYMENT CARD TYPE AX3XXXXXXXX2006/0224 UIR 23JUN23 2244/25JUN23 1. 166720 Μ AMOUNT: GBP2616.54 NOTES: SE-M-TVL 3. PAYMENT CARD TYPE AX3XXXXXXXX2014/0727 UIR 23JUN23 2244/25JUN23 1. 493144 М AMOUNT: 330.00 NOTES: SE-1.1¤2 4. PAYMENT CARD TYPE AX3XXXXXXXXX2014 UIR 1. 493144 23JUN23 2244/25JUN23 М AMOUNT: 40.00 NOTES: SE-1.1¤3 5. PAYMENT CARD TYPE CA5XXXXXXXXX1018/1223 UIR NOTES: IRP-ALTFOP



Assign a test PCC

Activate PNAPNR (TJR edit). All new Sabre PCCs have this option activated as a default.

Test end-to-end process. Front office, mid-office, Backoffice, OBT

Test all applications that interact with a PNR (specifically FOP). ex, Scripts, Red Apps, PF Keys, QC, mid-office, etc..

Refer to SAN's - 16331, 17007 and 17009 for detailed information

### Additional resources

- Finder in Sabre Central
- FOP Functional Guide is available in Sabre Central > Support > Additional Support > Product Release Notes & Related Information
- FOP is supported by Software Support.

