

# Aviva UK Health strengthens PCI and data privacy compliance

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## Overview

### The need

Aviva UK Health was challenged to satisfy incompatible PCI-DSS and DPA compliance requirements that threatened its ability to maintain credit card payment options for its customers.

### The solution

IBM InfoSphere Guardium Data Redaction supports both PCI-DSS and DPA requirements by automatically identifying and protecting sensitive data in unstructured documents and forms.

### The benefit

Satisfied challenging PCI-DSS and DPA compliance requirements; avoided costly fines and protected sensitive customer data managed in document files; redaction results achieved a 97 percent average accuracy rate; eliminated error-prone manual redaction processes.

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Based in Southampton, Aviva UK Health is part of Aviva Plc., the sixth largest insurance group in the world rated on net premium income and the largest insurance services provider in the United Kingdom. Focused on long-term savings, fund management and general insurance, Aviva Plc. has 46,000 employees serving 53 million customers in 28 countries. The company is one of the leading providers of life and pension products in Europe and is actively growing its long-term savings businesses in Asia Pacific and the United States.

With over 300 years of growth and change, Aviva Plc., and in particular Aviva UK Health, has selected technology from IBM to deliver personalized customer service, while supporting compliance requirements. Recently, Aviva UK Health faced challenges when incompatible compliance requirements under the Payment Card Industry—Data Security Standard (PCI-DSS) and Data Protection Act (DPA) threatened its ability to maintain payment card options for its customers.

Specifically, Aviva UK Health had to improve security by protecting sensitive customer data passed to credit card providers for billing purposes. “On the back of every credit card, there’s a three digit security code (CV2), and we were asked by two of our key providers, MasterCard and Visa, to assure that we were collecting, storing and maintaining that information in a compliant manner,” explains Anthony Malata, IT enterprise architect at Aviva UK Health.



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—Leslie Ross, Head of BCIT, Aviva UK Health

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Aviva UK Health had a solution in place for its relational databases (structured data), but like most companies, much of its customer information was in document (unstructured data) format. Because Aviva UK Health stores image files containing credit card information, it meant taking a new look at its six million Portable Document Format (PDF) and Tagged Image File Format (TIFF) files. Aviva UK Health must also keep images on file for proof-of-purchase verification that a customer ordered a specific service on a particular account.



### **Two sensitive compliance issues—one IBM solution**

A typical business response for protecting privacy would be to “redact” or block out sensitive information on the image files to support PCI-DSS compliance. “But in the UK, the DPA says you can’t just change the information on stored images,” Malata explains. “We needed to keep image files in our database unaltered, but have sensitive information hidden when the documents are viewed by account representatives or billing staff.”

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## Solution components

### Software

- IBM® Content Manager for z/OS®
  - IBM InfoSphere™ Guardium® Data Redaction
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Adding to the challenge, not all digital redaction solutions are created equal. “Some redaction technologies just put a black box over the image,” Malata says. “So someone could copy and paste the content layer of the document and discover all the information. We knew we wanted a single-layer image to make sure there was no access to the redacted information.”

With six million images managed in IBM® Content Manager for z/OS®, potentially one million images contained credit card data. Aviva UK Health needed technology that would not only address both compliance issues, but also would provide a single-layer solution and capabilities for batch and ad hoc redaction processing.

The team at Aviva UK Health considered a competing product, but ultimately selected the IBM InfoSphere™ Guardium® Data Redaction solution. “We’re protecting the business reputation of a 300-year-old company,” Malata says. “So we leveraged our relationship with IBM to find a solution that would meet all our criteria and ultimately not impact our customers.”

InfoSphere Guardium Data Redaction software supports both PCI-DSS and DPA requirements by automatically identifying and protecting data buried in unstructured documents and forms, without altering the original data. It creates a new, single-layer document with the sensitive information redacted, while leaving the original document unmodified for compliance purposes. By detecting sensitive information automatically and blocking it from the version of the documents available to unprivileged viewers, Aviva UK Health found a solution that would help it meet both compliance mandates.

“We are thoroughly impressed with IBM InfoSphere Guardium Data Redaction, its capabilities and accuracy rates,” says Leslie Ross, head of BCIT at Aviva UK Health. “This technology is helping us comply with PCI-DSS requirements for historical content management of documents and forms. With time-sensitive compliance requirements that we needed

to meet, protecting the sensitive information of our customers was our top priority. InfoSphere Guardium Data Redaction will enable us to see efficiency gains through automated protection of personal identification information in our forms versus manual methods, without compromising the data privacy of our customers.”

### **Aviva UK Health achieves success with speed and accuracy**

Prior to the digital document revolution, staff had to manually read and block out sensitive information. The process was time consuming and error-prone. In contrast, using a comprehensive set of libraries and algorithms developed in IBM Research Labs, InfoSphere Guardium Data Redaction software automatically searches, analyzes and extracts sensitive data, making the redaction process smarter than a “virtual black marker.”

Implementation was completed in a few months. “We started our IBM InfoSphere Guardium Data Redaction project with 10,000 documents, which would have taken five to seven employees three calendar months to redact manually,” Malata explains. “In our initial phase, we attained a 97 percent average accuracy rate with InfoSphere Guardium Data Redaction, helping us achieve compliance and keep our customer information safe.”

### **Document images: just a part of the big picture**

InfoSphere Guardium Data Redaction software complemented Aviva UK Health’s IBM Content Manager for z/OS environment, which manages images, documents and rich media. Aviva UK Health’s IT team was able to leverage IBM technologies to track and redact medical information from imaged documents.

“With our IBM InfoSphere Guardium Data Redaction solution, our customers can continue to conveniently pay for their services by credit card without any disruption, and we can meet compliance,” says Malata. “We’ve collected a lot of customer information over 300 years. Now we can be sure we’re doing everything in our power to protect it.”

### For more information

To learn more about IBM InfoSphere Guardium Data Redaction software, please contact your IBM sales representative or IBM Business Partner, or visit the following website:

[ibm.com/software/data/optim/data-redaction](http://ibm.com/software/data/optim/data-redaction)

You can get even more out of Information Management software by participating in independently run Information Management User Groups around the world. Learn about opportunities near you at:

[ibm.com/software/data/usergroup](http://ibm.com/software/data/usergroup)

For more information on Aviva Plc. and Aviva UK Health, visit:

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

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