**ID SHIELD**

by extract

## Bureau of Workers' Compensation Faces PCI Compliance Deadline

## The Challenges

Facing a deadline to comply with Payment Card Industry Data Security Standards (PCI DSS), the Bureau of Workers' Compensation from a large state purchased a mid-tier redaction software to process approximately 2 million documents internally with existing staff and resources. The Bureau ran into a hurdle when redacting more complex, unstructured documents, including checks, payroll and payment history reports.

The software could not detect and redact credit card information and Card Verification Value (CVV) codes within documents that were not zone-based forms. With the PCI DSS compliance deadline a few months away, the Bureau decided to outsource its remaining 500,000 documents, approximately 1.75 million image pages, for redaction processing. The Bureau sought an experienced redaction service provider with proven capabilities to achieve high accuracy.

**The Bureau of Workers' Compensation protected sensitive customer data and satisfied challenging PCI-DSS compliance requirements on time, avoiding fines.**

## The Vision

The Bureau hired Extract Systems to process its unstructured documents at Extract's secure facility in Madison, Wisconsin. Key factors cited by the selection team were Extract's commitment to complete the project within eight weeks and its previous experience successfully managing high volume redaction service projects.

Extract processed the documents using ID Shield. The software automatically flagged credit card numbers and CVV codes. The verification team reviewed all documents to confirm that the information marked for redaction was correct to avoid over- or under-redacting the documents. The project was completed within 8 weeks and achieved a 98% accuracy rate.

Some of the Bureau's documents included skewed, speckled and upside Down text. ID Shield's image enhancement suite of tools automatically improved the quality of these images, increasing the accuracy of the software and minimizing errors and labor costs.

Some documents included handwritten credit card information. ID Shield processed those documents with an Intelligent Character Recognition Engine which successfully captured handwritten credit card information.

# The Solution

Most PCI Compliant Redaction tools on the market today simply use an Optical Character Recognition (OCR) engine to check the file to detect credit card numbers. This limited technology works well enough with predictable, zone-based documents that are of high quality. The trouble is that most organizations have documents containing personal data that fall outside standard forms. Complying with PCI DSS means that all documents must be processed to protect credit card information.

OCR output is critically important to any redaction process. The better the quality of the OCR output file, the greater the accuracy of the redaction. Extract's PCI Compliant Redaction starts with the leading OCR engine and layers additional recognition technology into the software to identify data within complex and unstructured documents. ID Shield includes a Magnetic Ink Character Recognition (MICR) engine to detect routing numbers on checks; an Intelligent Character Recognition (ICR) engine for handwritten content; Optical Mark Recognition (OMR) for forms and surveys; and Optical Barcode Recognition (OBR) technology for capturing sensitive information present in the form of barcodes.

Beyond its OCR technology, ID Shield uses state-of-the-art data detection capabilities to support the redaction of CVV (three-digit security code), credit/debit card numbers, account numbers, check numbers, medical information and virtually all types of sensitive content and personal information within structured and unstructured documents.
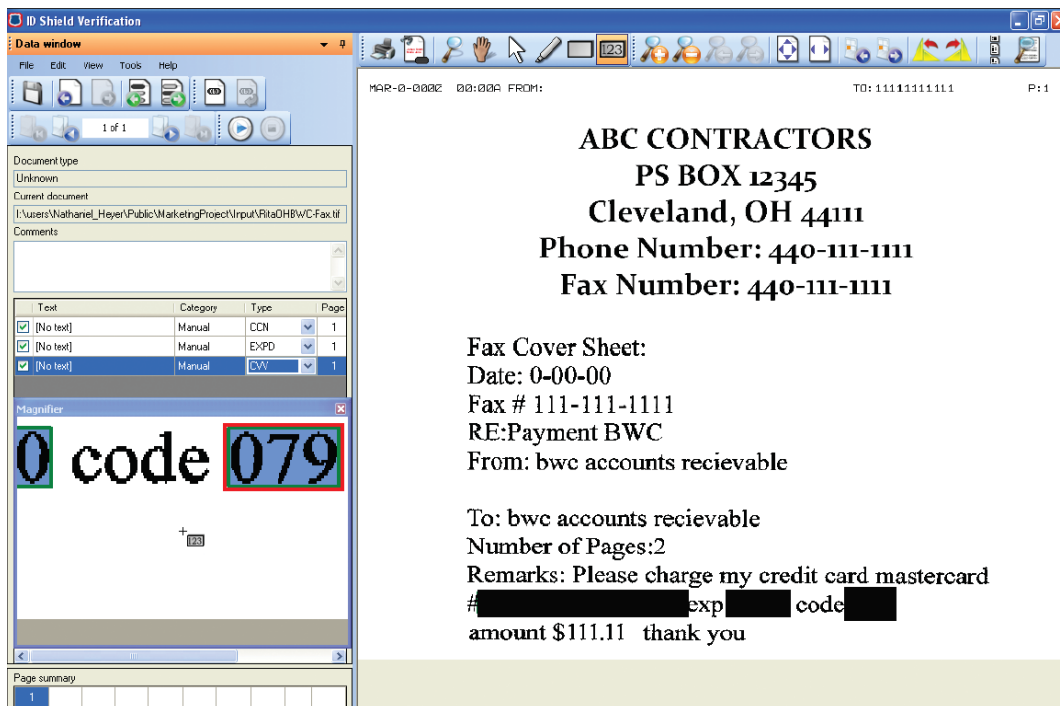


Extract's data detection logic is a formula comprised of rules, clues and algorithms coded into the software based on the information that needs to be captured and secured. The rules can be customized for each customer's specific documents to increase accuracy.

Finally, ID Shield produces redaction zones that are permanently burned in. The sensitive information cannot be retrieved by any means.

## Advantages of PCI Compliant Redaction

The PCI DSS applies to all entities, large and small, including government agencies, that process, store, or transmit cardholder data. PCI Compliant Redaction is a necessary tool for all organizations that accept payment cards. Any leakage in information can prove to be risky for clients and thus the reputation of the organization. ID Shield offers a high degree of accuracy with great speed and eliminates the need for manual redaction, saving time and labor costs.

Private and public sector organizations are using ID Shield to meet PCI-DSS compliance requirements for protecting cardholder data and restricting access. By blocking sensitive content from unprivileged viewers or the public, redaction helps organizations meet compliance mandates while gaining efficiencies through the automation of data protection.

Extract's Customer Base
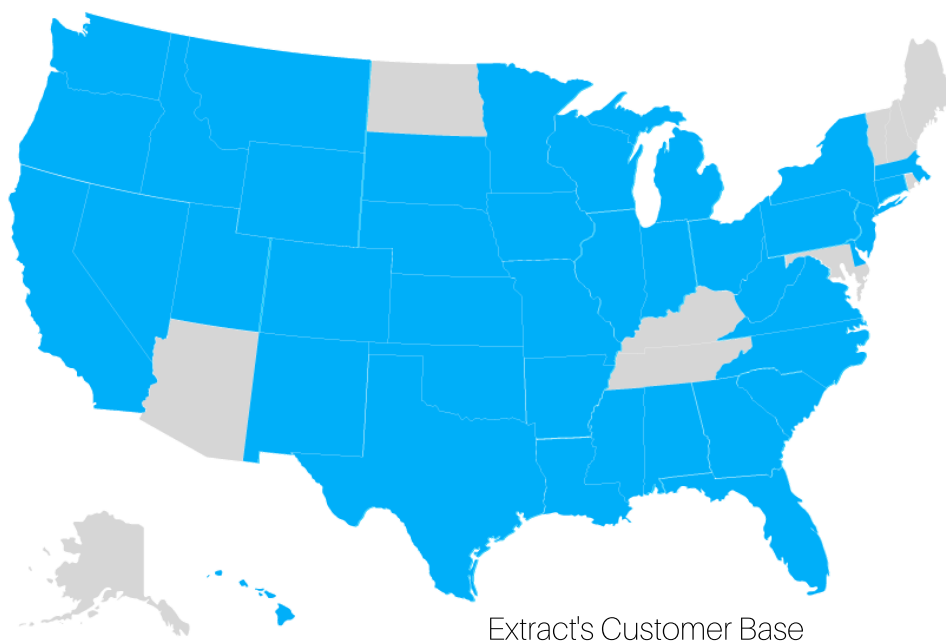
## About Extract Systems

Extract Systems is a leading provider of advanced data capture and redaction solutions that drive operational efficiency and secure private information for government, healthcare and other commercial sectors.

ID Shield's ability to detect and remove sensitive data in structured and unstructured documents is driven by advanced logic that incorporates pattern recognition, phrase context, proximity and keywords. This robust data security software has processed more than five billion documents for over 400 customers without a single breach in data protection.

Extract's data capture products automatically find and incorporate manual data entry fields into designated information systems as structured data. Automating the capture of information trapped in paper-reliant workflows reduces costs and optimizes the intelligent collection of data.