



## Q & A with Michael Miller, CTO of EZYield

By Travel Trade Weekly

*The first image the MENA travel industry would like to project after the period of political unrest, protests and rebel uprisings is that of a regional focus on safety and security. Michael Miller, Chief Technology Officer at EZYield explains why, beyond physical security, the hospitality industry should also concentrate on customer's data security as well.*

**Travel Trade Weekly:** Can you tell us a little bit about what PCI compliance is and what makes it such an important issue for those in the hospitality industry?

**Michael Miller:** PCI compliance is a hot issue in the world of reservation processing world-wide, especially as the online travel industry moves away from manual data entry to automated reservation delivery. It refers to the information security standard for organizations that handle credit/debit cardholder information for financial transactions, in particular ecommerce transactions. Many hotels and software/service vendors will find themselves under the scrutiny of data protection standards that rival those of governments and international banks. More importantly, ignoring the issue could mean hospitality businesses in MENA could find themselves facing the reality that data security, if taken lightly, can result in theft and identify fraud, and mean disaster in terms of lost revenue, incremental costs, and damaged hotel reputation.

**Travel Trade Weekly:** Why is PCI compliance so important now?

**Michael Miller:** Of course, the continued growth of online bookings contributes to the need for a high level of data security for transactions. Hoteliers need to ensure that consumer data is secure at all points during the booking and data movement process. Plus, for the travel industry, the jump to automating data delivery from booking channels to property-level systems means

sharing critical data across multiple vendors. It also means higher scrutiny from consumers and industry standards like PCI DSS. This leap, however, does not have to mean greater risk for hotels and their customers. If we are diligent about building an industry culture of security, we can move into the world of automated distribution and reservation delivery with solutions that not only bear a seal of compliance, but also offer a truly secure data processing and transmission environment.

**Travel Trade Weekly:** So what are the important things to know about PCI compliance?

**Michael Miller:** Apart from standing for Payment Card Industry Data Security Standard (PCI DSS), the first thing to note is that there is not simply one standard or level of compliance. There are in-fact 4 levels of compliance, each requiring increasingly rigid scrutiny to meet and maintain compliance (Level 1 being the highest).

It is not entirely clear which level a given vendor is required to achieve. Until a vendor is processing several million credit card transactions per year, the level of compliance the vendor should meet is rather subjective and usually chosen by the vendor. Furthermore, only Level 1 certification requires an onsite audit by an independent authorized PCI auditor.

What this means for hotels that rely on vendors to handle their most sensitive data is clear. A vendor can claim PCI compliance by filling out a self-assessment questionnaire and performing one (1) automated software scan every 3 months. This level of compliance may be suitable for a small e-commerce store but it could mean disaster for hotels that rely on secure processing of sensitive data. What hotels should require of their partners is Level 1 certification.



**Travel Trade Weekly:** With that in mind, what makes a vendor Level 1 certified?

**Michael Miller:** In order to be Level 1 PCI certified, an independent authorized auditor must audit the vendor annually. As part of this process, an auditor will perform several independent scans of the vendor's environment and will require regular internal and external scans. An auditor will verify that all requirements have been met by collecting documented evidence for each requirement. They will also verify that the vendor has regular reviews of its compliance procedures throughout the year and has mechanisms in place to detect and respond to potential threats both from the outside world and from within the company itself.

**Travel Trade Weekly:** How have EZYield, as a provider of hotel distribution and integrated connectivity solutions, secured their data processing?

**Michael Miller:** We have achieved third-party PCI-DSS Level 1 Certification for our entire end-to-end hotel reservations processing system. Any company can claim to be PCI-compliant, as that essentially means simply checking a few boxes on a self-assessment questionnaire – PCI certification is much more rigorous. While some of the industry's vendors are comfortable merely claiming to have these measures in place, we, at EZYield, believe that our clients and their customers deserve the confidence of knowing for certain that their transactions are processed and completed with the utmost security. We're not just stating our system is secure—we have proven it.

**Travel Trade Weekly:** What else can hoteliers do to ensure customer data security?

**Michael Miller:** Using a Level 1 compliant vendor for critical business needs is a great step in ensuring that your data is safe. However, it doesn't stop there. True security includes not only having a seal of approval but also having a culture of protecting your customers and your data. To have real peace-of-mind, data security should be a mission embraced by your hotel, that includes training employees at all level of the organization, documenting processes, and checking to ensure that security best practices are being followed. When technology is combined with processes and education, hotels can feel confident about protecting sensitive guest data.



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