



Terminal Servicers

Frequently Asked Questions

28 March 2018

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Summary of Revised Standards—Site Data Protection Program Compliance and Registration Requirements for Terminal Servicers

The below table reflects 2017-2018 updates to Site Data Protection (SDP) Program compliance and registration requirements for Terminal Servicers. For more information on revised Standards for Terminal Servicers, review the *Mastercard Rules* (Chapter 7—Service Providers) and the *Security Rules and Procedures* (Chapter 10—Account Data Protection Standards and Programs) on [Mastercard Connect™](#) or [click here](#) to download the rules manuals.

Summary of Revised Standards
<p>In <i>Global Operations Bulletin</i> No. 3, 1 March 2017</p> <ul style="list-style-type: none"> Mastercard revised its SDP Standards to enhance merchant and Service Provider data security as well as to align with payments industry requirements and trends. Among these revisions, Mastercard recommended that a merchant (regardless of level) use a Qualified Integrator & Reseller (QIR) listed on the Payment Card Industry (PCI) Security Standards Council (SSC) website to implement a payment application compliant with the PCI Payment Application Data Security Standard (PA-DSS).
<p>In <i>Global Operations Bulletin</i> No. 7, 3 July 2017</p> <ul style="list-style-type: none"> Mastercard introduced a new Service Provider type—the Terminal Servicer. A Terminal Servicer is an entity that provides ongoing maintenance and support for one or more payment terminals. Terminal Servicers equip merchants with technologies that allow Mastercard cardholders to pay with a variety of methods including magnetic stripe plastic cards, contactless, EMV chip-enabled cards, and a variety of mobile wallet applications. Terminal Servicers may also provide services that assist merchants with the administration of the point-of-sale (POS) systems.
<p>In <i>Global Operations Bulletin</i> No. 8, 1 August 2017</p> <ul style="list-style-type: none"> Mastercard included Terminal Servicers as Level 2 Service Providers in the SDP Program.
<p>In <i>AN 1685</i>, 28 March 2018</p> <ul style="list-style-type: none"> Mastercard revised its SDP compliance and registration requirements for Terminal Servicers that do not perform services involving the storage, transmission, or processing of account, cardholder, or transaction data but have access to such data within the Cardholder Data Environment (CDE) (as the term is defined by the PCI SSC). An eligible Terminal Servicer may submit a completed Mastercard Terminal Servicer QIR Participation Validation Form to the Mastercard SDP Department as an alternative to validating compliance with the PCI Data Security Standard (DSS).

Frequently Asked Questions –Terminal Servicers (General)

[What is a Terminal Servicer?](#)

[What types of services does a Terminal Servicer perform?](#)

[Is that an exhaustive list of services?](#)

[Why did Mastercard introduce this new Service Provider type?](#)

[Have Service Providers that provided terminal servicing been required to register previously?](#)

Frequently Asked Questions –Terminal Servicers (Registration)

[How is a Terminal Servicer registered with Mastercard?](#)

[Does the acquirer register the Terminal Servicer? Or does the Terminal Servicer register themselves with Mastercard?](#)

[Is there a fee for registering a Terminal Servicer with Mastercard?](#)

[After the Terminal Servicer Registration Request Form has been submitted, and the request accepted by Mastercard, will the acquirer be notified?](#)

[Where can I find the Mastercard Terminal Servicer Registration Request Form?](#)

[How is a "terminal" defined?](#)

[If a Terminal Servicer is already registered under a different Service Provider type \[for example, Third Party Processors \(TPP\) or Data Storage Entities \(DSE\)\], do they need to register with Mastercard again?](#)

Frequently Asked Questions –Terminal Servicers (SDP and PCI Compliance)

[What SDP Service Provider level is a Terminal Servicer?](#)

[What are SDP compliance requirements for Terminal Servicers?](#)

[Are Terminal Servicers required to complete quarterly network scans conducted by a PCI SSC Approved Scanning Vendor \(ASV\)?](#)

[Does a Terminal Servicer have to be both PCI DSS compliant AND also a QIR?](#)

[If a Terminal Servicer submits a completed Terminal Servicer QIR Participation Validation Form, do they also have to submit a PCI Self-Assessment Questionnaire \(SAQ\) D - Service Provider Attestation of Compliance \(AOC\)?](#)

[Who is required to be trained and certified annually through the PCI SSC-offered QIR Program?](#)

[What if only 80% of the Terminal Servicers' staff is QIR certified? Can the Terminal Servicer still complete and submit the Terminal Servicer QIR Participation Validation Form?](#)

[How long does a Terminal Servicer's new employee have to become trained and certified through the PCI SSC-offered QIR Program once hired?](#)

[What if Terminal Servicers' employee names have not yet been listed on the PCI SSC's website, but have completed and passed the PCI SSC-offered QIR Program?](#)

[Who is required to complete and submit the Terminal Servicer QIR Participation Validation Form?](#)

[Where can a Terminal Servicer find the Mastercard Terminal Servicer QIR Participation Validation Form?](#)

[What if a Terminal Servicer is not registered with the Mastercard Service Provider Registration Team by an acquirer?](#)

[What happens if a Terminal Servicer suffers a confirmed Account Data Compromise \(ADC\) Event? What will be their PCI compliance validation requirements then?](#)

Frequently Asked Questions – Terminal Servicers (General)

Q: What is a Terminal Servicer?

A Terminal Servicer is an entity that provides ongoing maintenance and support of a payment terminal. Terminal Servicers access the merchant's transaction environment and equip the merchants with technologies that allow Mastercard cardholders to pay with a variety of methods including magnetic stripe plastic cards, contactless, EMV chip-enabled cards, and a variety of mobile wallet applications.

Terminal Servicers may also provide services that assist merchants with the administration of the point-of-sale (POS) systems and maintain compliance with PCI Standards.

Q: What types of services does a Terminal Servicer perform?

The following are descriptions of the types of services Terminal Servicers offer:

- Any electronically centralized method of administering terminal software service, including remote access into a merchant terminal
- Terminal maintenance and support
- Technology deployment allowing any method of terminal transaction, including a transaction using a mobile wallet application
- Terminal software system operation
- Services to support payment terminal compliance relating to the PCI DSS

Q: Is that an exhaustive list of services?

The types of services listed above are not an exhaustive list of services Terminal Servicers may offer. The list is only meant to provide a general idea of what types of services Terminal Servicers can perform.

Q: Why did Mastercard introduce this new Service Provider type?

Mastercard introduced the Terminal Servicer Service Provider type to help address a trend that Mastercard has identified which involves malicious ADC activity targeting Service Providers that deliver ongoing maintenance and support of payment terminals. The registration of this type of Service Provider ensures awareness of all participants handling cardholder data and/or involvement in cardholder transactions.

Q: Have Service Providers that provided terminal servicing been required to register previously?

Yes. Service Providers that provided "terminal servicing" were required to be registered previously as a Data Storage Entity (DSE).

Frequently Asked Questions –Terminal Servicers (Registration)

Q: How is a Terminal Servicer registered with Mastercard?

As acquirers identify the Terminal Servicers that contract with the merchants within their acquiring portfolio, acquirers must register each Terminal Servicer with Mastercard using the Terminal Servicer Registration Request Form.

Q: Does the acquirer register the Terminal Servicer? Or does the Terminal Servicer register themselves with Mastercard?

Terminal Servicers may only be registered by an acquirer. A Terminal Servicer cannot register themselves with Mastercard. The acquirer is required to complete, sign, scan and email the Terminal Servicer Registration Request Form to the Mastercard Service Provider Registration team at service_provider@mastercard.com.

Q: Is there a fee for registering a Terminal Servicer with Mastercard?

There is no registration or annual renewal fee to register a Terminal Servicer with Mastercard.

Q: After the Terminal Servicer Registration Request Form has been submitted, and the request accepted by Mastercard, will the acquirer be notified?

Upon review, Mastercard will evaluate the completeness of the Terminal Servicer Registration Request Form and will notify the acquirer of the Terminal Servicer Registration status.

Q: Where can I find the Mastercard Terminal Servicer Registration Request Form?

An acquirer can find the Mastercard Terminal Servicer Registration Request Form on [Mastercard Connect](#) by clicking on Home > Support > Forms.

Q: How is a "terminal" defined?

A terminal is defined by Mastercard as any attended or unattended device that meets Mastercard requirements for the electronic capture and exchange of card data and that permits a cardholder to effect a transaction in accordance with the Standards. An ATM Terminal, Bank Branch Terminal, and POS Terminal is each a type of Terminal.

Q: If a Terminal Servicer is already registered under a different Service Provider type [for example, Third Party Processors (TPP) or Data Storage Entities (DSE)], do they need to register with Mastercard again?

Yes. A Terminal Servicer that is already registered with Mastercard under a different Service Provider type is required to be registered as a Terminal Servicer by the acquirer.

Frequently Asked Questions – Terminal Servicers (SDP and PCI Compliance)

Q: What SDP Service Provider level is a Terminal Servicer?

A Terminal Servicer is classified as a [Level 2 Service Provider](#) in the Mastercard SDP Program.

Q: What are SDP compliance requirements for Terminal Servicers?

A Terminal Servicer that performs services involving the storage, transmission, or processing of account, cardholder, or transaction data must comply with the PCI DSS and submit the PCI SAQ D - Service Provider AOC and PCI ASV Scan AOC to the Mastercard SDP Team at pcireports@mastercard.com.

A Terminal Servicer that does not perform services involving the storage, transmission, or processing of account, cardholder, or transaction data but has access to such data within the CDE (as the term is defined by the PCI SSC) may submit a completed Terminal Servicer QIR Participation Validation Form to pcireports@mastercard.com as an alternative to validating compliance with the PCI DSS.

NOTE—A Terminal Servicer that has suffered a confirmed ADC Event will be reclassified to become a Level 1 Service Provider. Compliance validation requirements for Level 1 Service Providers will then apply.

Q: Are Terminal Servicers required to complete quarterly network scans conducted by a PCI SSC Approved Scanning Vendor (ASV)?

If the Terminal Servicer is validating compliance with the PCI DSS by completing the PCI SAQ D - Service Provider, then yes, quarterly ASV Scans are required. If the Terminal Servicer is eligible to complete and submit to Mastercard the Terminal Servicer QIR Participation Validation Form, then no, ASV Scans are not required.

Q: Does a Terminal Servicer have to be both PCI DSS compliant AND also a QIR?

No. A Terminal Servicer is not required to be both PCI DSS compliant and also a QIR.

Q: If a Terminal Servicer submits a completed Terminal Servicer QIR Participation Validation Form, do they also have to submit a PCI Self-Assessment Questionnaire (SAQ) D - Service Provider Attestation of Compliance (AOC)?

No. A Terminal Servicer that is eligible to complete the Terminal Servicer QIR Participation Validation Form is not required to also submit the PCI SAQ D - Service Provider AOC.

Q: Who is required to be trained and certified annually through the PCI SSC-offered QIR Program?

A Terminal Servicer must ensure that staff engaged in servicing payment terminals be trained and certified annually through the PCI SSC-offered QIR Program. QIR training is not required for staff performing other services/functions.

Q: What if only 80% of the Terminal Servicers' staff is QIR certified? Can the Terminal Servicer still complete and submit the Terminal Servicer QIR Participation Validation Form?

No. By submitting the completed Terminal Servicer QIR Participation Validation Form, the Terminal Servicer confirms the following:

- The Terminal Servicer is registered with Mastercard;
- The Terminal Servicer's staff engaged in providing ongoing maintenance and support of payment terminals have been trained and certified annually through the PCI SSC-offered QIR Program;
- Such staff is completely and accurately listed on the PCI SSC's website as trained and certified through the QIR Program; and
- The Terminal Servicer has not been identified by Mastercard as having experienced an ADC Event.

A Terminal Servicer that does not satisfy the above criteria must continue to validate its PCI DSS compliance by submitting the PCI SAQ D - Service Provider AOC and ASV Scan AOC.

Q: How long does a Terminal Servicer's new employee have to become trained and certified through the PCI SSC-offered QIR Program once hired?

A Terminal Servicer's new employee should be trained and certified as soon as practical, but not later than the date the new employee begins to provide ongoing maintenance and support of payment terminals for the Terminal Servicer's clients.

Q: What if Terminal Servicers' employee names have not yet been listed on the PCI SSC's website, but have completed and passed the PCI SSC-offered QIR Program?

Terminal Servicers' employees must be listed on the PCI SSC's site in order for the Terminal Servicer to alternatively validate their SDP compliance by submitting the Terminal Servicer QIR Participation Validation Form. The PCI SSC updates its website on a regular basis and QIR listings usually occur quickly after certification.

Q: Who is required to complete and submit the Terminal Servicer QIR Participation Validation Form?

The Terminal Servicer is required to complete, sign, scan, and email the Terminal Servicer QIR Participation Validation Form to pcireports@mastercard.com. Mastercard will evaluate the completeness of this form and will notify the Terminal Servicer regarding the status of the submission.

Q: Where can a Terminal Servicer find the Mastercard Terminal Servicer QIR Participation Validation Form?

A Terminal Servicer can find the Mastercard Terminal Servicer QIR Participation Validation Form on the [Service Provider page](#) of the SDP Program website or by sending an email to pcireports@mastercard.com.

Q: What if a Terminal Servicer is not registered with the Mastercard Service Provider Registration Team by an acquirer?

A Terminal Servicer must be first registered with the [Service Provider Registration Team](#) by an acquirer. The SDP Team will not be able to process the PCI SAQ D - Service Provider AOC and ASV Scan AOC **OR** the Terminal Servicer QIR Participation Validation Form if the Terminal Servicer has not been first registered with Mastercard. Once the Terminal Servicer is registered with Mastercard, the required documentation must be sent to pcireports@mastercard.com.

NOTE—The registration of a Terminal Servicer will not be deemed complete until its compliance with the SDP Program has been validated.

Q: What happens if a Terminal Servicer suffers a confirmed Account Data Compromise (ADC) Event? What will be their PCI compliance validation requirements then?

A Level 2 Service Provider that has suffered a confirmed ADC Event will be automatically reclassified to become a Level 1 Service Provider. Compliance validation requirements for [Level 1 Service Providers](#) will then apply.