Q3 2018 PCI Quarterly Newsletter

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Mastercard **News & Reminders**

L4 Risk Management Program Deadline

In the *Global Operations Bulletin No. 3, 1 March 2017*, Mastercard announced, effective 31 March 2019, an acquirer must certify that it has a risk management program in place to identify and manage security risk within their Level 4 merchant portfolio. It is important for acquirers that have not yet implemented a Level 4 merchant risk management program to begin the process as soon as possible to meet this requirement's deadline. Download Guidance for Level 4 Merchant Risk Management Program.

SDP Form due 30 Sept.

The next SDP Acquirer Submission and Compliance Status Form (SDP Form) for Level 1, Level 2, and Level 3 merchant compliance reporting is due on 30 September 2018. The SDP Form should be updated and completed with your merchants' most current PCI Data Security Standard (PCI DSS) status for each compliance validation requirement. For more information on the upcoming submission deadline or for questions on the Level 4 risk management program certification via the SDP Form, acquirers can send an email to sdp@mastercard.com. See also SDP FAQs.

Use of SSL/Early TLS – After 30 June

Now that the deadline for disabling Secure Sockets Layer/early Transport Layer Security (SSL/early TLS) protocols has passed, it is important for organizations to understand the issues around the continued use of SSL/early TLS. The PCI Security Standards Council (SSC) has published updated guidance on the use of SSL/early TLS, specifically addressing scans conducted by Approved Scanning Vendors (ASV) and POS POI (point of sale point of interaction) terminals. Read the blog: What Happens After 30 June 2018?

PCI DSS V3.2 Sunset Date

PCI DSS V3.2 will be retiring on 1 January 2019. While version 3.2 will remain valid through 31 December 2018, beginning 1 January 2019, entities must validate PCI DSS compliance with V3.2.1 (published in May) going forward. Mastercard recommends that merchants and service providers transitioning between PCI DSS V3.2 and V3.2.1 complete their transition to the latest version of the standard as soon as practical. PCI DSS V3.2.1 supporting documents (updated reporting templates and forms) are available on the PCI SSC's website.

L1-2 Service Provider Requirements Reminder

As part of SDP Standards, PCI compliance validation is required annually for Level 1 and Level 2 service providers. Mastercard is reminding customers that their service providers must be first registered with Mastercard to determine the service provider's classification. The service provider must then validate their PCI compliance to the SDP Department by submitting the appropriate PCI Attestation of Compliance (AOC) and latest ASV Scan AOC, if applicable. If newly registered service provider is not yet compliant, the PCI Action Plan is required to be completed and submitted for review. See *Service Provider Categories and PCI Guidance* on the sidebar.

Mastercard—Acquirer Certification of L4 Merchant Risk Management Program

Deadline ▪ 31 March 2019

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SDP RESOURCES

Mastercard PCI 3DS Prioritized Approach Tool

mastercard

Mastercard PCI 3-D Secure (3DS) Prioritized Approach Tool

Release Notes & Instructions

June 2018

The Mastercard PCI 3DS Prioritized Approach Tool is now available for organizations to use when tracking progress toward their compliance with PCI 3DS Standard. Newly registered 3-DSSPs not yet 3DS compliant may submit this action plan to SDP.

Latest PCI 360 Resources:

Service Provider Categories and PCI Guidance

This new guidance document summarizes all Service Provider types that must be registered with Mastercard based on program services offered (as defined in Chapter 7 of the Mastercard Rules) and highlights those that must comply with both SDP and PCI Standards.

Customer Contact Portals Best Practices – Coming Soon

Learn how customer contact portal vendors that offer a suite of products such as website, email, phone, and chat have been recently targeted by attackers and what merchants can do to protect themselves and their customers.

EVENTS

PCI & ADC Workshop

Join the Mastercard SDP and Account Data Compromise (ADC) team at our upcoming Prevent, Prepare and Respond to a Data Breach Event workshop. This two-day Global Risk Leadership workshop in Miami, Florida on 11-12 September will be held at the Latin America/Caribbean Mastercard Regional Headquarters. The workshop will focus on existing threats that lead to breaches and ADC events, preventative security controls that can be implemented to reduce risk to an entity's payment infrastructure, and steps you can take to prevent and effectively react to a data breach. Register here.

Europe Risk Conference

Mastercard's annual Europe Risk Conference is taking place at the Hôtel Martinez on 8–11 October in Cannes, France. Join the Global Risk Leadership team and industry experts who will share the latest updates about secure customer authentication in the digital age, biometrics and growth in mobile payments, preparing for and preventing cyber fraud, increased regulation and governance in payments, and trends in compliance, fraud, and risk management. Do not forget to register for pre and/or post-conference workshops. View the agenda.

Compliance Seminar

The 2018 Customer Compliance Seminar is being held on 7-8 November at the Mastercard Corporate Headquarters in Purchase, NY. Hear first-hand from compliance programs' business owners about how compliance can best protect your business. Participate in engaging discussions with experts and peers while sharing best practices on ways to minimize fraud and risks to the system. Gain a better understanding of Mastercard Standards and the tools you need to improve compliance, chargeback performance, and merchant on-boarding. *For acquirers and processors only.*

For more information on Global Risk Leadership events, send an email to globalrisk@mastercard.com.

PCI Security Standards Council
NEWS & UPDATES

PIN Security Standard V3.0

The PCI SSC has published PCI PIN Security Requirements and Testing Procedures version 3.0 for the secure management, processing and transmission of PIN data at ATMs and attended and unattended POS terminals. The updated PIN Security Standard is a result of collaboration between PCI SSC and the Accredited Standards Committee (ASC X9) to create one unified PIN Security Standard for payment stakeholders. Read the press release. View the summary of changes to the standard.

PIN Assessor Program

A new PCI PIN Assessor program to train and qualify security assessors to support the implementation of the PCI PIN Security Standard will be available in 2019. It will include the creation of the Qualified PIN Assessor (QPA) designation and a listing of Qualified PIN Assessor Companies similar to the existing Qualified Security Assessor (QSA) program. The use of QPAs will be determined by the payment brands. PCI SSC will keep stakeholders informed on the development and availability of the PCI PIN Assessor program. Stay tuned…

Software Security Framework RFC

PCI Participating Organizations are invited to review and provide final feedback until 7 September 2018 on the draft PCI Software Security Framework, a new approach to securely designing and developing modern payment software. The new PCI Software Security Framework will support both existing as well as emerging payment software practices. The framework includes the creation of two new standards, a

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GLOBAL RISK LEADERSHIP EVENTS

PCI & ADC Workshop – Miami, Florida
11-12 September

Learn how to prevent, prepare, and respond to a data breach event.

Europe Risk Conference – Cannes, France
8-11 October

Connect with industry leaders in the region on payment security issues.

Compliance Seminar – Purchase, New York
7-8 November

Collaborate with experts in managing Mastercard's global compliance programs.

PCI COUNCIL

PIN Assessor Program – Coming in 2019

QPAs will support the implementation of the PIN Security Standard.

supporting validation program for software products, and a certification program for software vendors. For additional background on the framework and its development, read 3 Things to Know About the PCI Software Security Framework in 2018.

3DS SDK Program – Now Available
The PCI 3DS SDK program for vendors and labs to develop and evaluate 3-D Secure Software Development Kit (3DS SDK) products in accordance with the PCI 3DS SDK Security Standard is now available. The 3DS SDK Program Guide applies to vendors developing and seeking validation of their 3DS SDK product, and labs performing the testing and validation of these products. 3DS SDK products that are validated as meeting the requirements of the 3DS SDK Standard will be listed on the PCI SSC website for entities to use when selecting a 3DS SDK product.

New Standard for Contactless Payments
PCI SSC is currently developing a security standard for accepting contactless payments on a merchant's commercial off-the-shelf (COTS) phone or tablet. The intent is to develop security requirements for solutions that enable a merchant's COTS device to accept contactless payments without the need for a dongle or other type of peripheral reader by leveraging near-field communication (NFC) capabilities inherent to a COTS phone or tablet. The PCI SSC will be working with the industry over the next several months to determine the areas the standard needs to address and to build out the specific requirements accordingly.

First Global Executive Assessor Roundtable
In July, the PCI SSC announced the first Global Executive Assessor Roundtable, which will serve as a direct channel for communication with the senior leadership of payment security assessor companies. The

Coming Soon—
New PCI Standard for Contactless Payments

Accepting payments on a merchant's COTS phone or tablet

PCI COUNCIL

PCI RESOURCES

Threat Center

Learn more about PCI resources and tools that can help entities secure payment data:

Malware

Phishing

Remote Access

Weak Passwords

Outdated Software

Skimming

SMB Infographics and Videos

View infographics and videos aimed at educating small businesses on three critical security controls that can thwart the most common causes of data breaches:

Infographic and Video

Infographic and Video

Infographic and Video

Global Executive Assessor Roundtable initiative is specifically designed to gather input on PCI assessor programs, including training content and qualification requirements, as well as to increase assessor engagement in emerging markets. The Roundtable Advisors will serve a term of two years. View the 2018–2020 Global Executive Assessor Roundtable members.

BOA Nomination and Election Process Update
The PCI SSC has announced a new timetable for the Board of Advisors nomination and election process. The change is designed to provide more visibility and awareness of this participation opportunity with PCI SSC stakeholders and to accommodate more face-to-face engagement with the Board of Advisors. The nomination period for the 2019-2020 Board of Advisors will open on 17 September and run through 23 October 2018.

- 2018: Nomination and election periods
- 2019: New board announcement and first face-to-face meeting

EVENTS

NA and Europe Community Meetings
The PCI North America Community Meeting will be held at the The Mirage on 25-27 September in Las Vegas, Nevada and the Europe Community Meeting is taking place this year at the InterContinental London – The O2 on 16-18 October in London, England. The 2018 agendas feature keynotes from industry experts, case study presentations from those on the front lines of payment security, concurrent tracks to maximize learning opportunities, and more. Do not miss the chance to meet face to face with payment security leaders and other organizations to collaborate, network, learn, and share ideas at these annual PCI meetings. View the Las Vegas agenda and the London agenda.

PCI COUNCIL

EVENTS

NA Community Meeting – Las Vegas, Nevada
25-27 September

Europe Community Meeting – London, England
16-18 October

TRAINING

Whether you are new to PCI or are a security veteran, the PCI SSC offers a variety of training and re-qualification courses in eLearning and instructor-led formats.

Acquirer training

Merchant training

QIR training

For more information on PCI training courses, send an email to the PCI SSC at training@pcisecuritystandards.org or download Training Programs at a Glance.