



Q4 2018 PCI QUARTERLY NEWSLETTER



—Wishing You Happy Holidays from the Mastercard SDP Team—

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NEWS & REMINDERS

L4 Risk Management Program Effective Date
Effective 31 March 2019, an acquirer must certify that it has a risk management program in place to identify and manage payment security risk within their Level 4 merchant portfolio. An additional question has been added to the [SDP Acquirer Submission and Compliance Status Form](#) (SDP Form) for acquirers to attest to having one implemented. Each acquirer is responsible for determining the most effective methods to manage risk for their Level 4 merchants. For more information, download [Guidance for Level 4 Merchant Risk Management Program](#).

Evaluation Tool for SMBs Recommendation
Mastercard is recommending that Level 4 merchants use the PCI Security Standards Council's (SSC) [Data Security Essentials Evaluation Tool](#), recently [launched](#), as an additional guidance tool while working towards achieving PCI Data Security Standard (DSS) compliance.

Note—A Level 4 merchant that completes the Data Security Essentials Evaluation Tool is not considered PCI DSS compliant. To validate compliance, a Level 4 merchant must successfully complete an annual Self-Assessment Questionnaire (SAQ) and quarterly network scans conducted by a PCI

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Approved Scanning Vendor (ASV), **OR** they may alternatively engage a PCI Qualified Security Assessor (QSA) for an onsite assessment. See the *Data Security Essentials Resources for Small Merchants* guidance on the sidebar.

PCI DSS V3.2 Sunset Date

PCI DSS V3.2 will be retired 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. It is important for merchants and service providers transitioning between PCI DSS V3.2 and V3.2.1 to complete their transition to the latest version of the standard as soon as possible. [PCI DSS V3.2.1 supporting documents](#) (updated reporting templates and forms) are currently available on the PCI SSC's website.

SDP Form due 31 March 2019

The next [SDP Form](#) for Level 1, Level 2, and Level 3 merchant compliance reporting is due on 31 March 2019. Acquirers are no longer required to submit the SDP Form on 31 December as this reporting deadline has been removed from SDP Standards as of March 2017. For more information on the next SDP Form submission deadline, merchant compliance validation requirements, or for questions on the upcoming Level 4 risk management program deadline, acquirers can send an email to sdp@mastercard.com. See also [SDP FAQs](#).

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2019 GRL Conference Series

The 2019 Mastercard Global Risk Leadership (GRL) Conferences held in the United States, Latin America, Asia-Pacific, and Europe will take place on:

- 6-9 May: Americas Risk Conference in Hilton Head, SC, USA

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NEW PCI 360 PAPERS

[Data Security Essentials Resources for Small Merchants](#)



Learn how Mastercard has incorporated the use of PCI Data Security Essentials Resources and the evaluation tool for small merchants into SDP Program Standards.

[PCI DSS Validation Exemption Program for Merchants Using Secure Technologies](#)



This new guidance document highlights how the Validation Exemption Program eliminates the requirement to validate PCI DSS compliance for card-present merchants using secure technologies.

[8-Digit BIN Expansion Mandate and PCI Impact](#)



Read how the expansion of 6-digit BINs to 8-digit BINs primarily affects PCI DSS Requirements 3.3 (mask PAN when displayed) and 3.4 (render PAN unreadable anywhere it is stored) and what Mastercard's update is on meeting these requirements.

Mastercard &
PCI DSS Key Dates—
31 December 2018
31 March 2019

- 18-20 June: LAC Forum in Orlando, FL, USA
- 29 July-1 August: Asia-Pacific Risk Conference in Bangkok, Thailand
- 30 September-3 October: Europe Risk Conference in Dubrovnik, Croatia

Be sure to visit the [GRL website](#) to view conference and registration details for these annual events happening next year. For more information on general questions, sponsorship information, or to inquire about speaking opportunities at our Global Risk Leadership events, send an email to globalrisk@mastercard.com.

PCI SECURITY STANDARDS COUNCIL NEWS & UPDATES

3DS SDK Standard V1.1

In line with efforts to launch the [PCI 3DS SDK program](#), version 1.1 of the [PCI 3D Secure Software Development Kit \(3DS SDK\) Standard](#) will be published this month. The updates will include more detailed assessment procedures for PCI Recognized Labs that are approved to perform 3DS SDK security evaluations. Minor updates to language in several requirements and in guidance will also be included to help clarify requirement intent. No other material changes will be introduced in this revision.

P2PE Standard Update

Feedback received last year on the PCI Point-to-Point Encryption (P2PE) Standard included suggested minor changes in the approach to the security requirements of the standard, but significant in some of the program changes recommended and organization of requirements. As such, the next version of the standard, V3.0, is expected to be [published](#) in the Q4 2019 to Q1 2020 timeframe. The PCI SSC will be conducting an additional request for comments (RFC) period with stakeholders and will provide updates on timing for the RFC and publication of the standard. Read

more on [P2PE](#).

New Software Security Standard

As part of the new PCI Software Security Framework, initial releases of the Secure Software Standard and Secure Software Lifecycle (SSLC) Standard are due to be published in January. The formal [launch](#) of the Software Security Framework's validation program and publication of associated program materials—including the Program Guide, assessor Qualification Requirements and report templates—is expected by mid-2019. For additional background on the framework and its development, read [3 Things to Know About the PCI Software Security Framework in 2018](#).

Purchasing PCI Approved Devices

PCI SSC has learned that certain PIN Transaction Security Point of Interaction (PTS POI) devices are being sold that use the version numbers associated with the [approved devices](#) but materially differ from these devices. Proper versioning is critical to determining that all changes to an approved device's hardware or firmware have been properly assessed. To help ensure that entities deploying PTS POI devices deploy equipment that is the same as the PCI approved version, read the PCI SSC's [bulletin](#) for recommendations.

Cybersecurity Focus in India and Japan

To strengthen data and cybersecurity in India and Japan, the PCI SSC has recently announced that [Nitin Bhatnagar](#) will lead PCI efforts in India and [Ryoji Ihara](#) will lead efforts in Japan. Both Nitin and Ryoji will be responsible for driving awareness, understanding, and adoption of the PCI Security Standards for payment card security within the regions and will work closely with merchants, acquirers, financial institutions, security practitioners, law enforcement as well as other key stakeholders across the payment ecosystem.

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Secure the Payments Ecosystem through Innovation and Collaboration

[2019 GRL Conferences](#)



The GRL Conference Series gathers payments industry leaders from all around the world in the fraud and risk fields to collaborate on key safety and security issues impacting the industry.

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[Get Involved](#) to Make Payments Safer



Join the PCI SSC [Participating Organization Program](#) today.

LATEST RESOURCES

[Guidance on Telephone-Based Payments](#)



This [new PCI Special Interest Group \(SIG\)](#) best practices guidance document will help organizations understand the potential risks and security challenges associated with telephone-based payment card environments.

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2019 PCI SSC Events

The [2019 Community Meetings and Forums](#), where PCI Council staff and industry experts will share the latest payment security updates and ways to get involved, will take place on:

- 13 March: [India Forum](#) in New Delhi, India
- 17-19 September: North America Community Meeting in Vancouver, BC, Canada
- 22-24 October: Europe Community Meeting in Dublin, Ireland
- 20-21 November: Asia-Pacific Community Meeting in Melbourne, Australia

TRAINING

Acquirer Forum Webinar

If you missed the Acquirer Forum [webinar](#) last month, it will be available to view on the PCI SSC's website shortly. We encourage

acquirers to listen to the webinar to hear your peers ask their questions and get the latest updates on Council initiatives that will help you and your customers protect payment information in 2019. Periodically check the website to view this webinar, register for upcoming webinars, or watch/download archived webinars.

2019 ISA ILT Schedule

The [2019 PCI Internal Security Assessor \(ISA\) Instructor-Led Training Schedule](#) is now available. Merchants should register for the [ISA Training](#) to meet Mastercard's ISA mandate requirements for compliance validation. The two-day instructor-led ISA Training class improves their understanding of the PCI DSS and how it can help protect their customer data, network segmentation, compensating controls, performing assessments and interacting with QSAs.

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LATEST RESOURCES (continued)

[Best Practices for Maintaining PCI DSS Compliance - Coming Soon](#)



The PCI SSC is currently updating the *Information Supplement: Best Practices for Maintaining PCI DSS Compliance* to help support the concept of security rather than compliance. This will include promoting the introduction of automation to simplify monitoring processes and enhancing continuous monitoring capabilities.

EVENTS

[PCI SSC India Forum](#)

The PCI Council will be holding its first-ever Forum in India next year that will bring together regional community figures and merchants. Join the PCI SSC for a day of networking opportunities, updates on industry trends, insights and strategies on best practices, engaging keynotes and industry expert speakers.



Interested in meeting with Mastercard's PCI SSC representatives who will be onsite in India? Contact the SDP Team for more details at sdp@mastercard.com.



Meet with Mastercard's PCI SSC Representatives. Email SDP.

PCI SSC India Forum—
New Delhi, India
13 March 2019

