Visa has observed a considerable increase in malicious remote access activity associated with unauthorized access to merchant Point-of-Sale (POS) environments via POS integrators. POS integrators are businesses that resell, install, configure, and maintain POS software and hardware for many different types of merchants. POS integrators often provide IT support and ongoing maintenance over remote network connections, many of which are established through third-party providers of remote desktop access. Properly secured, these connections pose little risk to merchants. Recently, however, cyber criminals have exploited inadequate security controls to gain unauthorized access to a substantial number of merchant POS systems and payment card data.

In order to protect your payment network/system if you use an integrator, Visa recommends you ask your integrator if they can check off the following:

**Are you a Qualified Integrator/Reseller?**
- Have you achieved industry-recognized qualification?
- Are you included on merchants’ go-to global list of qualified integrators and resellers?
- Have you received specialized training from PCI SSC experts on guidelines for implementing and maintaining payment applications?

**Do you protect against remote access compromises?**
- Do you use two-factor authentication for remote access?
- Have you ensured proper firewalls rules are in place, only allowing remote access from known IP addresses?
- If remote connectivity is required, do you enable it only when needed?
- Is there a unique username and password for each remote management applications?
- Do you use the latest version of remote management applications and ensure that the latest security patches are applied prior to deployment?
- Have you enabled logging in remote management applications and do you examine the logs regularly for signs of unknown activity?
- Do you only use remote access applications that offer strong security controls?

The PCI Qualified Integrator & Reseller (QIR) program provides training and best practices to ensure a secure installation of merchants’ payment systems. The program identifies and engages integrators and resellers who are qualified to install their Payment Application-Data Security Standard (PA-DSS) validated applications in a manner that facilitates PCI DSS compliance. A trained QIR will be able to check off all the items in the list above.

For small businesses owners, encourage current integrators to become certified, or seek out integrators who are already qualified. As of June 1, 2015, Visa now includes QIRs on its Visa Global Registry of Service Providers.