Third Party Risk Program Updates

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Agenda

• Third Party Risk Initiatives
• Visa Global Registry of Service Providers
• Agent Registration
• Merchant Servicer Self-Identification Program (MSSIP)
• Qualified Integrator and Resellers
• Resources
• Questions and Answers
Third Party Risk Initiatives
Third Party = an entity that provides payment-related services to a Visa client, merchant or another Third Party.

- Visa Net Processors
- Card Vendors
- Trusted Service Managers
- Terminal Vendors
- Independent Sales Organizations (ISOs)
- Encryption Support Organization (ESOs)
- Third Party Servicers
- Merchant Servicers
- Payment Facilitators
- 3D Secure Access Control Services
- Cloud-based Payment Provider
- Token Vault Service Provider
New players and technologies are transforming the payment landscape

Note: All brand names and logos are the property of their respective owners, are used for identification purposes only, and do not imply product endorsement or affiliation with Visa.
As the payment landscape evolves, maintaining consumer trust is key

Emerging technology such as mobile, social media, introduce new threats

Criminals are evolving quicker than detection and response

Consumers and regulators’ concerns about online security and privacy are rising

Effect of a data breach on a company’s reputation can be catastrophic
Visa Third Party Risk Initiatives

Enhance visibility of service providers

- Agent registration drive
- Changes to Merchant Servicer Self-Identification Program
- Enhancements to the Visa Global Registry of Service Providers
- “Are You on the List?” campaign

Promote adoption of security standards and secure technologies

- Promote PCI Qualified Integrator & Resellers Program
- PCI Designated Entities Supplemental Validation requirement for breached large entities
- PIN Security Compliance Validation for applicable third parties

Provide Risk Management education and awareness

- Online webinar series
- Ongoing bulletins and security alert publications
- Industry event participation (ETA, PCI Community Meeting)
Visa Global Registry of Service Providers
The Value of Transparency

Visa’s Global Registry of Service Providers provides a platform for clients and merchants to select service providers who have met Visa program and industry requirements.

- Easy for clients, merchants and other service providers to identify registered, validated providers
- Differentiates registered providers from unregistered entities
- Participation in Visa Security and Risk Management events

www.visa.com/splisting
Registry Enhancements

- Distinguish service providers who support secure technologies
- Acknowledge longevity in the payment system
- Display service provider brand logo and tagline
- Recognize compliance with other Visa or industry data security standards
- Highlight new service providers
- Enhance search functionality

The Visa Global Service Provider Registry

Let your clients know you take security seriously

The Visa Global Registry of Service Providers allows service providers to publicize their compliance with Visa Inc. rules, demonstrate compliance with industry data security standards and promote their services. When clients and merchants choose a partner from the Registry, they're choosing a provider who takes data security seriously.

View the Registry now
Agent Registration
The Third Party Agent Registration Program was established to ensure that Visa clients comply with the Visa Rules, Payment Card Industry Data Security Standard (PCI DSS) and other applicable security standards regarding their use of Third Party Agents (TPAs).

**Visa Business News**

- December 3, 2015 – reminder to register agents

If an unregistered third party agent or applicable service provider is identified, Visa will notify the affected client. Clients that have not registered a third party agent or applicable service provider may be subject to non-compliance assessments.

**Visa Proactive Agent Identifications**

- Assist clients with identifying agents that their sponsored merchants are utilizing
- Clients will have a 60 days to submit the registration or provide explanation
Merchant Servicer Self Identification Program (MSSIP)
Merchant Servicer Self-Identification Program
North America program changes

No longer required for registered Merchant Servicers
• Focus on the intent of the program – portal for agents to identify themselves and get registered
• Remove redundancy in AOC submission

Fees are waived for Merchant Servicers located in North America

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<thead>
<tr>
<th>If you are a...</th>
<th>You should...</th>
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<tbody>
<tr>
<td>QSA</td>
<td>Submit all AOC to <a href="mailto:pcirocs@visa.com">pcirocs@visa.com</a></td>
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<tr>
<td>Visa client</td>
<td>Maintain Registration and Compliance with Merchant Servicers</td>
</tr>
<tr>
<td>Merchant Servicer (registered)</td>
<td>Maintain relationships with Visa client(s) and PCI compliance</td>
</tr>
<tr>
<td>Unregistered Agent</td>
<td>Create account and submit case to Visa through MSSIP</td>
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Qualified Integrator and Resellers
According to Trustwave Global Security Report 2015, 94% of POS compromise are related to weak remote access security and weak or default passwords.
Visa Security Alert – Integrators Under Attack

Visa Security Alert also published by the U.S. Secret Service

VISA SECURITY ALERT

June 2015

CYBERCRIMINALS TARGETING POINT OF SALE INTEGRATORS

Distribution: Value-Added POS Resellers, Merchant Service Providers, Point of Sale Providers, Acquirers, Merchants
Who should read this: Information Security managers and staff, IT Support Providers

Summary

To promote the security and integrity of the payment system, Visa periodically prepares informative materials related to securing cardholder data and protecting the payment industry. To ensure continued preparedness for new and emerging cyber security vulnerabilities, please review this urgent Security Alert.

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...
PCI Qualified Integrators and Resellers Program

- Qualification at company and employee level
- QIR training and examination
- QIRs install and configure POS applications in a way which supports merchants’ on-going PCI DSS compliance
Designed With Merchants in Mind

QIR Program Provides Benefits to Merchants

• Improves security, reduces risk, and helps maintain merchant compliance
  – As part of broader responsibilities, QIR must cooperate with forensic investigation in cases of breach

• Simplifies the vendor selection process
  – Choose Security!

• Builds confidence that PCI DSS compliance efforts are supported
  – QIR provides implementation statement
Program Benefits Extend to Integrators and Resellers

Value in Visibility

- Achieve industry-recognized qualification (3 year certification)
- Included on PCI SSC list of qualified integrators and resellers
- Receive specialized training from PCI SSC experts
- Earn CPE credits
- QIRs may be included on Visa Global Registry of Service Providers
Visa Global Registry of Service Providers

Dual Listing Opportunity

Traffic & Safety Control Systems, Inc.

Visa Global Registry of Service Providers

Search for specific service providers using a variety of filters. Simply use the select boxes below to narrow your search. You can filter by Region, State, Region of Operation, Services, Assessor or Validation date range.

QIR Companies

Search by Company Name, Place of Business and Supported Languages.

- Traffic & Safety Control Systems, Inc.
## Visa Small Merchant Security Program

### QIR and PCI DSS Validation Requirements*

<table>
<thead>
<tr>
<th>Effective Date</th>
<th>Requirement</th>
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<tr>
<td>March 31, 2016</td>
<td>Acquirers must communicate to Level 4 merchants that beginning January 31, 2017, they must use PCI-certified Qualified Integrators and Resellers for point-of-sale application and terminal installation and integration</td>
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<tr>
<td>January 31, 2017</td>
<td>Acquirers must ensure that Level 4 merchants using third parties for POS application and terminal installation and integration engage only PCI QIR professionals</td>
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<tr>
<td>January 31, 2017</td>
<td>Acquirers must ensure that Level 4 merchants annually validate PCI DSS compliance or participate in the Technology Innovation Program</td>
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*Single-use terminals without Internet connectivity are excluded from these requirements.

- Updated acquirer reporting templates published January 2015
- Further PCI SSC QIR Program enhancements under consideration
The Bottom Line

Layers of Security

People + Processes + Technology = Security
Resources

Questions and Answers
Upcoming Events and Resources

Upcoming Webinars – Training tab on www.visa.com/cisp
• Stay One Step Ahead of Hackers With Visa Threat Intelligence
  – 23 March 2016, 10 am PST

Visa Data Security Website – www.visa.com/cisp
• Alerts, Bulletins
• Best Practices, White Papers
• Past Webinars

PCI Security Standards Council Website – www.pcissc.org
• Data Security Standards – PCI DSS, PA-DSS, PTS
• Programs – ASV, ISA, PA-QSA, PFI, PTS, QSA, QIR, PCIP, and P2PE
• Fact Sheets – ATM Security, Mobile Payments Acceptance, Tokenization, Cloud Computing, and many more...
Questions?