

# Third Party Risk Program Updates

24 February 2016



**VISA**

Diana Greenhaw, Senior Director, Data Security & Third Party Risk  
Aureliano Islas, Program Manager, Third Party & Processor Risk  
Helen Resalvo, Program Manager, Third Party & Processor Risk

# Disclaimer

The information or recommendations contained herein are provided "AS IS" and intended for informational purposes only and should not be relied upon for operational, marketing, legal, technical, tax, financial or other advice. When implementing any new strategy or practice, you should consult with your legal counsel to determine what laws and regulations may apply to your specific circumstances. The actual costs, savings and benefits of any recommendations or programs may vary based upon your specific business needs and program requirements. By their nature, recommendations are not guarantees of future performance or results and are subject to risks, uncertainties and assumptions that are difficult to predict or quantify. Assumptions were made by us in light of our experience and our perceptions of historical trends, current conditions and expected future developments and other factors that we believe are appropriate under the circumstance. Recommendations are subject to risks and uncertainties, which may cause actual and future results and trends to differ materially from the assumptions or recommendations. Visa is not responsible for your use of the information contained herein (including errors, omissions, inaccuracy or non-timeliness of any kind) or any assumptions or conclusions you might draw from its use. Visa makes no warranty, express or implied, and explicitly disclaims the warranties of merchantability and fitness for a particular purpose, any warranty of non-infringement of any third party's intellectual property rights, any warranty that the information will meet the requirements of a client, or any warranty that the information is updated and will be error free. To the extent permitted by applicable law, Visa shall not be liable to a client or any third party for any damages under any theory of law, including, without limitation, any special, consequential, incidental or punitive damages, nor any damages for loss of business profits, business interruption, loss of business information, or other monetary loss, even if advised of the possibility of such damages.

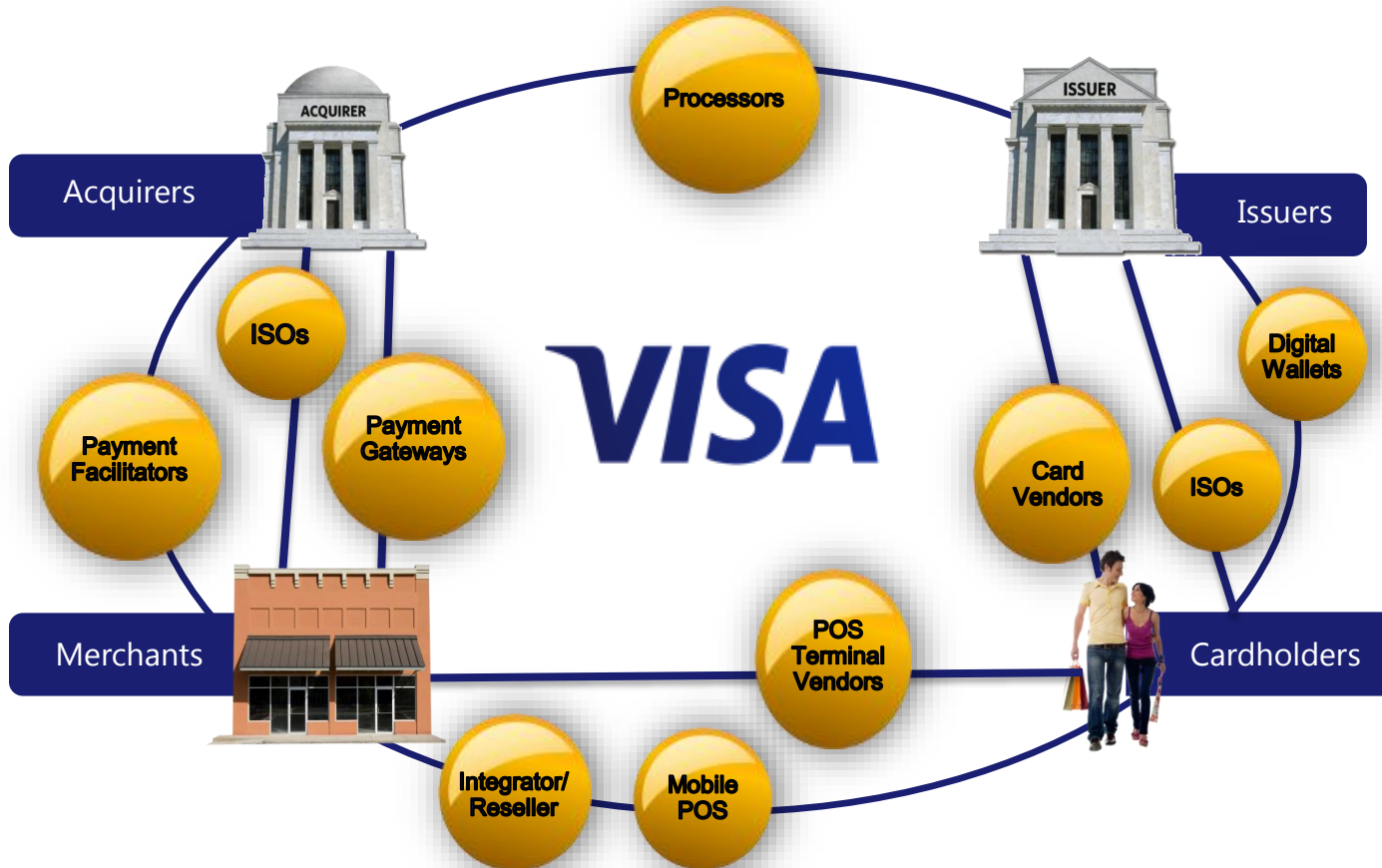
# Agenda

- 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.



- VisaNet 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

Are you  
on the  
list?

Visa Global Registry of Service Providers

[www.visa.com/splisting](http://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



# Third Party Agent Registration Drive

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

If you are a...	You should...
QSA	Submit all AOC to pcirocs@visa.com
Visa client	Maintain Registration and Compliance with Merchant Servicers
Merchant Servicer (registered)	Maintain relationships with Visa client(s) and PCI compliance
Unregistered Agent	Create account and submit case to Visa through MSSIP

# Qualified Integrator and Resellers

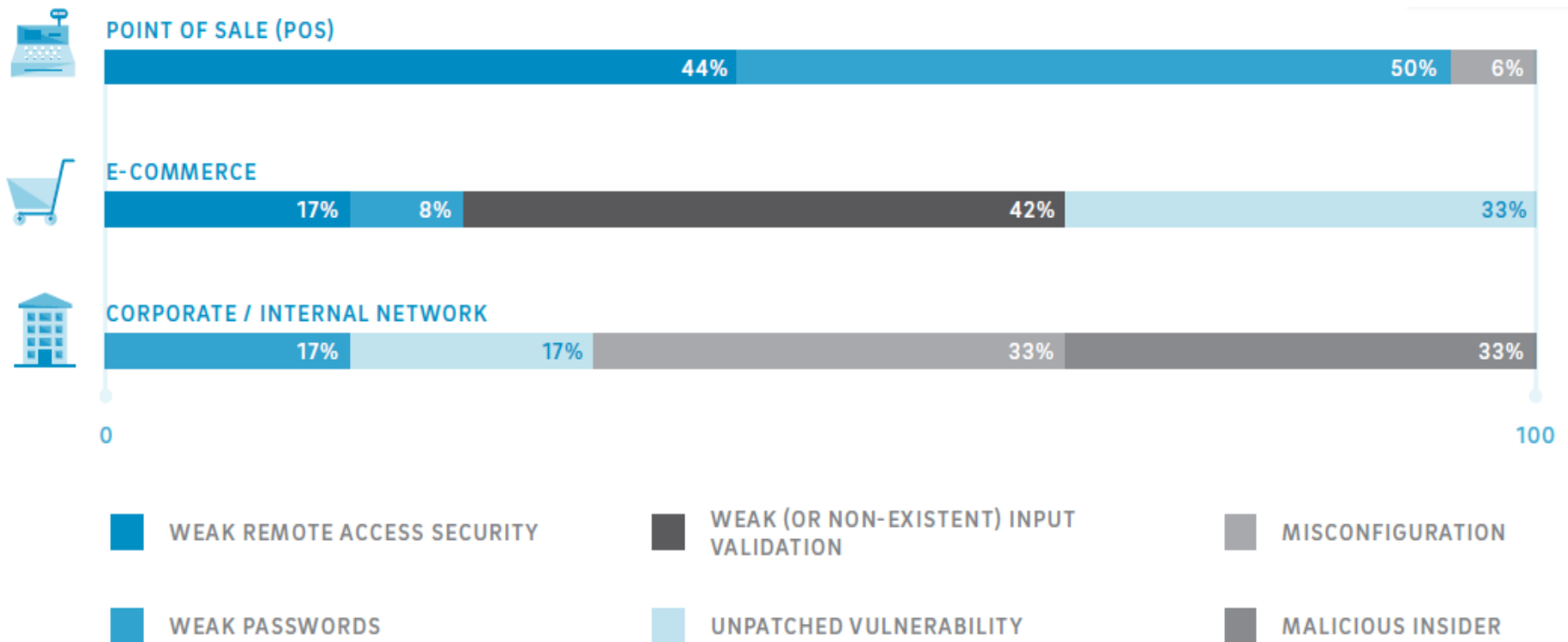




# Majority of Compromises Occur at Small Merchants

- Untrained integrators that deploy weak remote access configurations are the most common reason for small merchant compromises
- Common attack vector: web-based and direct remote access services used by POS Integrators 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

[www.visa.com/cisp](http://www.visa.com/cisp)



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.

SEARCH CRITERIA

COMPANY	SERVICE PROVIDER TYPE	VALIDATION TYPE
Traffic & Safety Control Systems, Inc.	AGENT	QUALIFIED INTEGRATOR RESELLER
MI, U.S.A.		

## QIR Companies

[QIR Feedback](#)

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

Company Name

Results: 1

Company	Place of Business
Traffic & Safety Control Systems, Inc.	North America

# Visa Small Merchant Security Program

## QIR and PCI DSS Validation Requirements\*

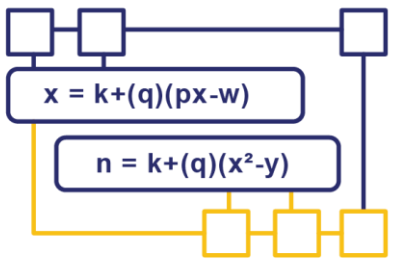
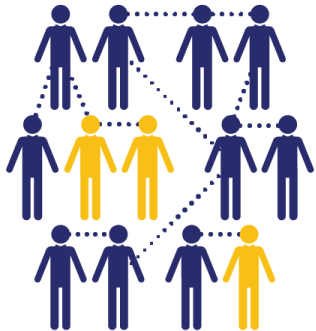
Effective Date	Requirement
March 31, 2016	Acquirers must communicate to Level 4 merchants that beginning January 31, 2017, they must use PCI-certified Qualified Integrators and Resellers for point-of-sale application and terminal installation and integration
January 31, 2017	Acquirers must ensure that Level 4 merchants using third parties for POS application and terminal installation and integration engage only PCI QIR professionals
January 31, 2017	Acquirers must ensure that Level 4 merchants annually validate PCI DSS compliance or participate in the Technology Innovation Program

\*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](http://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](http://www.visa.com/cisp)

- Alerts, Bulletins
- Best Practices, White Papers
- Past Webinars

PCI Security Standards Council Website – [www.pcissc.org](http://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?

