

Mark: Introductions

- Thank you all for joining us today. There are so many ways to engage with the PCI Security Standards Council (PCI SSC).
- In our discussion today, you will hear from PCI SSC Board of Advisors (BoA) members and active community members about the various ways they have engaged with the PCI SSC and how payment stakeholders can have a profound impact on the payment security industry.
- You will also learn how you can make your voice heard and then take the action to get more involved!
- Now let me introduce our panelists:

Mark: Introductions Continued

- **Kara Gunderson** is Director of Payment Card Operations at Citgo Petroleum Corporation. With 22 years of experience in the field, she is also a founding member of PCI SSC's Petrol Taskforce.
- **Michael Johnson** is Executive Director of Global PCI Programs at JPMorgan Chase. He has been part of the community since 2006 and one of the original ASVs. Michael currently serves on the PCI BoA.
- **Tony James** leads the Payment Security team at Target, responsible for PCI Compliance. Currently, serving on the PCI BoA. If he wasn't with us today, he would probably be fishing!
- **Josh Knopp** is the Chief Information Security Officer at Enterprise Holdings. He has over 25 years of experience in the Information Technology field, a member of the PCI Security Standards Council's Board of Advisors, and the Global Center for Cybersecurity's Board of Directors.
- **Guilherme Scheibe**, is the newest member of the PCI SSC family, our Regional Director of Brazil! He has over 10 years of PCI-related projects under his belt, globally and has been active and engaged with the payment industry throughout his career.

Mark: Question to Michael Johnson

- You are a BoA member and represent one of the biggest Acquirers – why do you participate in the PCI SSC and what value to do get out of it?

Michael's Response

- Access to the Participating Organization content
- Network with others within the payment community
- Participation with the Council impacted and continues to impact patients and their healthcare
- The Council provides guidance documents and updates through their blog posts, bulletins.
- Participation has helped me guide the direction of JPMC's PCI position across all the lines of business
- The highlight in this aspect of my work has been the RFC process.
- Partnering with the community in this way is probably one of the greatest transparency steps the Council has taken in years.

Mark: Question to Tony James

- **Tony, as a BoA member Target was instrumental in convincing the PCI SSC to do threat bulletins. Tell us what those are and why they are important?**

Tony's Response

- In today's world the threats are evolving faster than ever. The only way to stay ahead is to understand the latest tools and tactics. Companies have challenges when it comes to intel. Some companies don't have resources to access to the intel, while others can be overwhelmed by the amount of it. The PCI council has broad reach to distribute the intel, and is able to help business focus on the intel that protects payments. That's why we recommended this course.
- It started with the online skimming bulletin, PCI SSC has now done several of them on important topics like ransomware, cloud security, ATM security, IoT security, etc., They help address major threats by elevating the issue and offering helpful guidance. PCI SSC took our feedback and turned it into action that helps everyone. They did not just listen; they addressed our concern in a positive way.

Mark: Question to Josh Knopp

- Josh, as a merchant member, what value does Enterprise get out of participating with this community?

Josh's Response

- **Payments are so important to the car rental industry and there isn't a better organization to belong to than this one.**
- **This brings together the payments industry in a way that is collaborative and productive.**
- **We wanted to be involved with an organization that understands payments and is flexible to make changes as the payments space changes. We have that with the PCI SSC.**
- **We had really strong participation from PO companies for the DSS RFC but that could be even better.**

Mark: Question to Kara Gunderson

- Kara you were on the Petrol Task Force that the PCI SSC put together to address security concerns in the energy industry. Tell us what that group did and why it was so important?

Kara's Response

- **Industry led initiative embraced by the PCI SSC to address payment security a petroleum stations because most are single franchisee owners and fall into the small merchant category.**
- **This was for the Small Merchant Materials to develop another Common Payment System diagram specific for the petrol industry which is a unique payment environment.**
- **PCI SSC listened to us and then acted in putting together a group of experts to talk through our challenges and draft content designed to help with payment security.**
- **The result is we are close to putting out some very helpful guidance in this space. The PCI SSC provided the platform, organization and expertise to address this important issue.**
- **PCI SSC has developed a lot of materials in support of small merchants – and provided that content for free!!!**
- **As someone who works in an industry with a lot of individual franchisees, that means a lot.**

Mark: Question to Kara Gunderson

- You also participated in our award-winning Women in Payments series. What was that like and why was that initiative important to you:

Kara's Response

- **Important issue – lack of women in cybersecurity.**
- **Chance for women in the payments community to share their career experiences and offer guidance to other women interested in a male dominated field.**
- **The stories were inspirational and represented an important (and growing) voice in our community.**
- **This series won several awards and has represented women all over the world.**
- **(Insert a personal story about your experience recording this series or talk about your company culture) .**

Mark: Question to Michael Johnson

- We last saw each other in Munich, Germany at the BoA meeting. Can you tell us a little bit about how the global reach of the PCI SSC is important for a company like yours?

Michael's Response

- I can't emphasize enough my being involved with the PCI SSC allows me to hear from a wide range of diverse interests in the key markets around the world, comments I take back to the appropriate lines of business.
- The PCI SSC is a truly global organization that impacts payments around the globe...and its no secret JPMC is expanding its footprint globally.
- To do so, we follow all our standards and control procedures and have our in-country installations as well applications validated and added to our ROCs. Being compliant makes things easier all around.
- Based on all that-
- 1) It is important to us, and benefit of all who are involved, the PCI SSC continue to expand its reach and impact around the globe.
- 2) If you are company that does payments in multiple countries, the PCI Council is an organization you should be an active part of.

Mark: Question to Josh Knopp

- **The world has just been through a rough time with the global pandemic. It's impact on business was profound. What was the benefit of being involved with the PCI SSC turning is turbulent time?**

Josh's Response

- PCI SSC was a real leader during this time of uncertainty.
- The content related to payment challenges when the world was shutting down that the PCI SSC put out was a tremendous resource.
- They put out content on subjects that were vital to payments, and they did it in a timely manner.
- Their leadership on the most pressing issues highlighted how valuable they are to our industry.
- During covid, they were a “go-to” payments resource during the most uncertain period in our lifetimes.

Mark: Question to Tony James

- **Target introduced the PCI SSC to the R&HISAC. Talk about who they are and why that relationship is important to a merchant like you.**

Tony's Response

- We believe collaboration is important
- We are stronger together
- We can learn and mature our programs together
- That's one of the reasons we are on the PCI BOA
- RHISAC – has around 200 member companies where Retail, Hospitality, consumer facing companies come together to discuss threats and how to protect consumer data. Felt like a natural partnership that the organizations missions compliment. The two orgs have a common mission to make our industry stronger and protect consumers.

Tony's Response

- The key is finding ways to work together. Target made the introduction, and the PCI SSC has now worked on several joint projects with R&H ISAC – webinars, blogs, podcasts. I believe one of the bulletins was about Magecart, and there was an ecommerce webinar that Target joined you for. These joint projects help spread the word about the importance of payment security and is a vital information sharing relationship. As a company that is active in R&H ISAC I appreciate the PCI SSC's willingness to engage with them and think you have produced some pretty good content together.

Mark: Question to Gui

- **Gui, You are the new Regional Director – Brazil for the PCI SSC. We are excited to have you onboard. Tell us a little bit about your background and new role with the PCI SSC.**

Gui's Response

- **Talk about past work experience and training certifications within our industry.**
- **Regional Director role – represent the PCI SSC in Brazil and Latin America.**
- **Provide day-to-day support for the PCI SSC, speak at events on behalf of the PCI SSC, lead the ongoing activities of the Regional Engagement Board, Chair the PCI SSC translations committee, grow the adoption and support for PCI SSC standards, documents and programs.**
- **All the work PCI has done with translations and POs can suggest which documents they would like to be translated**

Mark: Question to Gui

- **Gui – you reference the REB.
What is that for those who do not know and why is it important?**

Gui's Response

- **The Regional Engagement Board serve as advisors to the PCI SSC on payment data security issues in Brazil and Latin America.**
- **They represent PCI SSC Participating Organizations and industry stakeholders from the region and work to foster broad adoption of PCI Security Standards and improve payment security.**
- **The 2022 REB priorities have been:**
- **Awareness of PCI DSS v4.0: Helping increase understanding of updates in version 4.0 of the PCI Data Security Standard;**
- **Educational Resources for Brazil: Collaborating on the development of content and resources for the Brazilian payments industry;**
- **Awareness of Key Payment Security Initiatives: Driving regional awareness and understanding of the PCI Software Security Framework (SSF) and PCI SSC Mobile Standards;**
- **Training: Fostering greater payment security awareness and understanding through PCI Training.**

Mark: Question to ALL

- **ALL – PCI SSC stakeholder events and meetings are really great – they are filled with industry experts and provide valuable information on a range of important topics. HOWEVER, not everything involved serious lectures on complex subjects. The events are also a lot of FUN!! Tell us about some of the “fun” parts of being involved with the PCI SSC.**

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ALL: Talking Points and Close

- **Talking Points:** Travel stories, friendships, business relationships, family vacations built into CM trips, parties/receptions, sporting events, museum tours, etc.
- **[Mark to close]**