With the expansion of the card users, importance of the card security will increase and the global standard for secure network development and maintenance, and data protection are becoming absolutely necessary. We have conducted an interview with Bob Russo, General Manager at PCI SSC.

- What is the importance for security enhancement?
  - The most important thing is education. To publicize the PCI standards and let people know how they can protect data through them. When we see the case, major breaches are simple to prevent with our standards. Japan is under the process of making credit cards integrated circuit-compatible and it’s good timing to also adopt other technologies to enhance security.

- What is the feature of the “version 3”?
  - There are some cases recently that merchants leak data by the fault of their outsourcing company. Given that, the new version clarifies the responsibility of the service providers and other third parties on their keeping and sending data. In addition, it has an expanded flexibility for the merchants to select the way to comply with the standards at their own discretion.

- What do you think about the Benesse case in Japan?
  - It is covered by overseas media. Talking about a merchant, consumers may think it’s risky to purchase things if their data is not being protected. The shop should recognize that it is the most important issue to protect the brand. The case may be one of the motivations of how necessary they should enhance security.

- You will hold an international conference “PCI Community Meeting” in 2015 in Japan.
  - This is annual event with approximately 600 people. We introduce global trend, future security standards and others. Then, we let people to know about PCI further deeply, and let them consider how to protect data in an optimal way.

■ Journalist’s eye

Mr. Russo appealed about the repeated third-party-related data leak recently as “companies involved may take joint responsibility.” In addition, he continued to emphasize the importance of education and showed PCI’s focus on enhancing the quality of the education. People may think that information leak can be easily avoided with some technologies, but making steady efforts in terms of people education and technology improvement may be truly required.
カーデの安全性

国際標準で担保

カーデ利用の拡大に伴い、セキュリティの
重要性が増し、安全なネットワークの構築と維
持が求められている。セキュリティの
必要性を高めるため、セキュリティ業界
の各団体が協力して国際標準を策定する
一suitが行われている。セキュリティ
ジャパンのパートナーであるCISP
セキュリティ標準協議会（PCF）
SSC・SCTジャーンのグループに
安全を考慮した取り組みで

カードを安全に使用するための
情報漏洩対策

最近は第
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によるデータ
保全の重要
性が高まっ
た。情報漏洩
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Enterprises can utilize personal data thanks to the reliable security. However, the confidence for the security is shaken by continuous data leaks including Benesse case.

The latest version of PCI DSS shows specific measures to prevent leaks such as “refocused requirement on assignment of access based on individual’s job classification and function.” Bob Russo, Troy Leach and Ella Nevill talked about the successful data security measures.

- Internal engineer was the criminal of the Benesse’s case. What kind of measures does the card industry have to avoid leaks by employees?
  - The new PCI DSS Ver3.0 adds some clarifications considering the internal threats. There are two things that are inevitable toward internal threats. First one is access authority abridgment and the second one is log data monitoring. Adding firewall and other prevention systems to them and make the measure multiple may be important for data security.

- How to judge the return on investment of the security measures including PCI DSS?
  - The biggest incentive for the enterprises may be “not to be a second Benesse.”

- What do you think about the several new card payment technologies such as Square?
  - New payment technologies focus on convenience, and there are some cases that security receives a low priority. We would recommend to adopt security requirements of the PCI DSS such as tokenization at the system design phase.
Card industry is promoting the expansion of international security standard through learning and regular visit
September 12, 2014, Satoshi Inoue

Summary
Credit card industry is promoting the adoption of PCI DSS, an international security standard for critical data management. It may be well in progress as the need to prevent data leakage is increasing after the Benesse's case.

PCI DSS specifies 12 requirements such as safe network building and data access restriction. International brands such as Visa, Master Card and JCB had specified them in 2004. It is widely expanded in Japan based on the JCCA. METI is also promoting merchants to adopt it. Card companies are also supporting the expansion. Mitsui Sumitomo card has developed a service to promote security measures of merchants in collaboration with NRI Secure Technologies. The two companies held learning session for merchants in June and also scheduled to hold in October. UC Card regularly visits merchants to promote the standard.

PCI SSC, an organization to promote the standard, will hold world-class meeting in 2015 for the first time in Japan. Bob Russo, General Manager, said "I can catch the enthusiasm that the government and the industry are closely collaborating to arrange a safe payment environment." The merchants with non-face-to-face-transaction is expanding the adoption, but on the other hand, a person at card company said “there are still some companies that have no understanding to the standard” at the merchants with face-to-face transaction.
Summary

He is a general manager of PCI SSC, which standardizes the security of credit card. One of his objectives to visit Japan was to confirm the progress of the PCI DSS adoption in Japan. Another one is to invite people to the community meeting, which is scheduled to be held in Japan in 2015. Meeting will be held across two days and multiple sessions are planned.

He told that “the understanding of the standard is not enough (in Japan)” when he visited Japan four years ago, but this time “the situation is increasingly shifting to the good direction,” he commented. He also said that the question at the speech is shifting from “why the standard is necessary?” to “how we can meet the standard.”

Recently the number of devices that can use credit card is growing. “It is good for card industry, but hard situation for security,” he said.

PCI SSC has two actions to protect card data. The first one is to limit the number of servers and the second one is tokenisation. The letter one is effective in terms of security and cost. There are so many companies adopting tokenization of card numbers with plenty of solutions.