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How to Balance Conflicting Acquiring Bank Objectives

Insights into the conflicting payments, risk and compliance management landscape in the small merchants' segment

Agenda

- Introductions
- Acquiring Bank Conflicting Objectives and Drivers
- Achieving Balance and Managing Risk
- Creating a Seamless and Integrated Merchant Experience
- What Can We Do to Better Serve the SME Merchant Business Community and Wider Payments Industry?
- Takeaways

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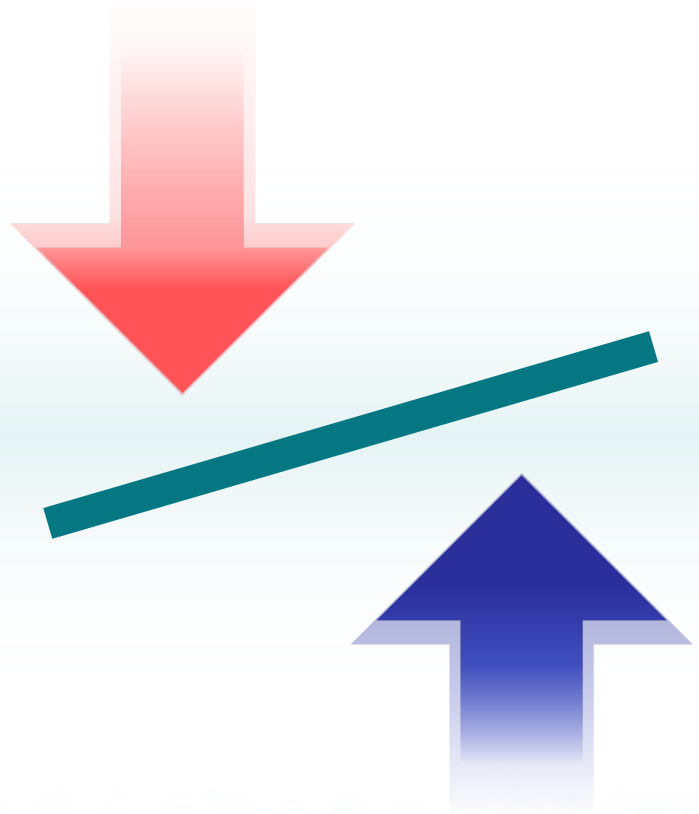
Acquiring Bank Conflicting Objectives and Drivers

Acquirer obligations

- Require PCI DSS Compliance
- Payment Card Risk Programmes
- Merchant Compliance Management
- Time and Knowledge Gap: Between Technology Release to Market vs. PCI DSS Applicability



Business Needs / Requirements

- Evolving Technology and Markets
- Merchant and Consumer Expectations and Adoption
- Appropriate Small Merchant Compliance Approach
- Anticipate how PCI DSS applies to emerging technologies

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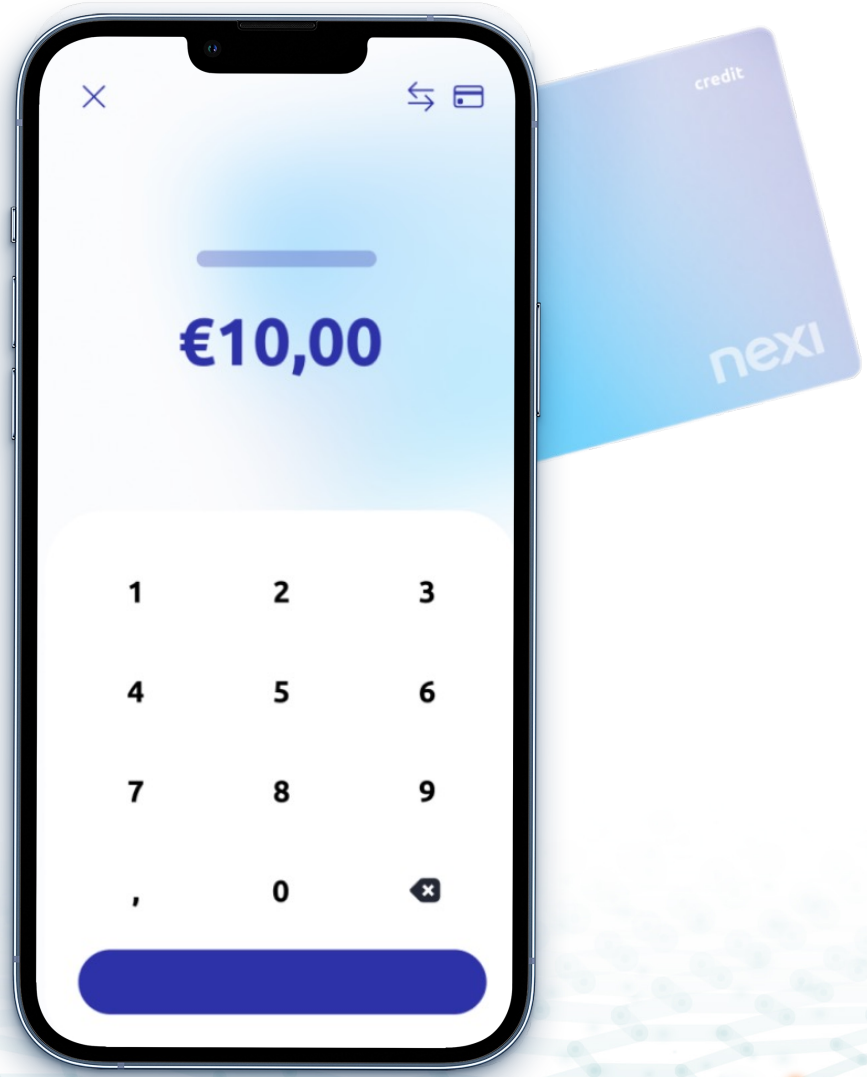
Achieving Balance and Managing Risk



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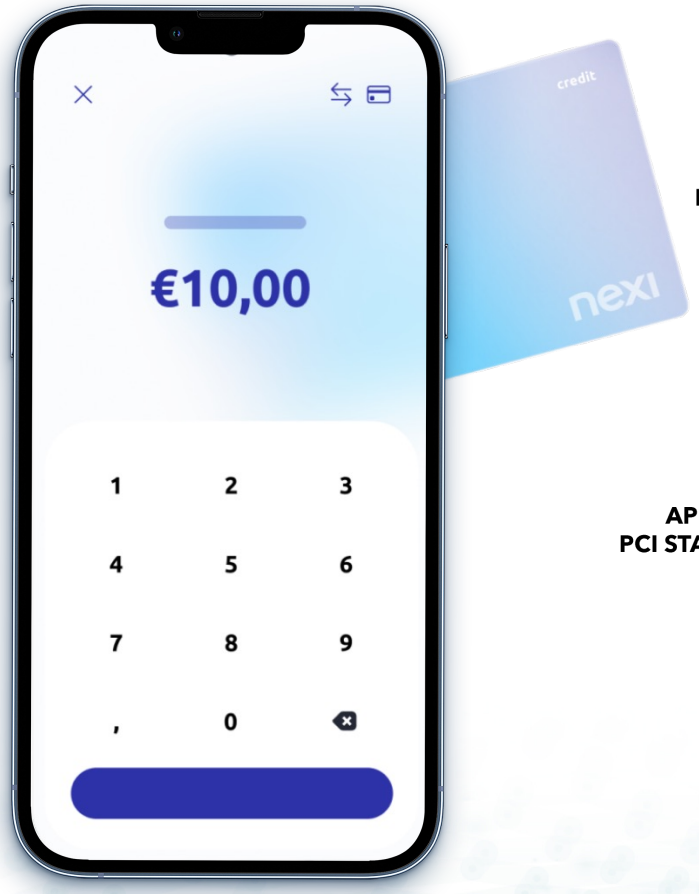
Achieving Balance and Managing Risk



The PCI Security Standards Ecosystem

PAYMENT PROCESS

- PCI Data Security Standard — **ISSUER** (Cardholder's Bank)
- **CONSUMER**
- PCI Data Security Standard — **MERCHANT**
- PCI Data Security Standard — **ACQUIRER/PROCESSOR** (or Merchant's Bank)
- PCI Data Security Standard — **ISSUER** (Cardholder's Bank)
- **VENDOR**
- **SOLUTION PROVIDER**

APPLICABLE PCI STANDARDS

- Card Production – Physical
- Card Production – Logical
- Token Service Provider (TSP)
- PIN Security
- Software-based PIN Entry on COTS (SPoC)
- PIN Transaction Security Point of Interaction (PTS POI)
- Secure Software
- PTS Hardware Security Module (HSM)
- Secure Software Lifecycle (Secure SLC)
- Point-to-Point Encryption (P2PE)
- Contactless Payments on COTS (CPoC)
- PCI 3-D Secure Software Development Kit (3DS SDK)
- Mobile Payments on COTS (MPoC)
- PCI 3-D Secure (3DS) Core

Source: https://www.pcisecuritystandards.org/standards/

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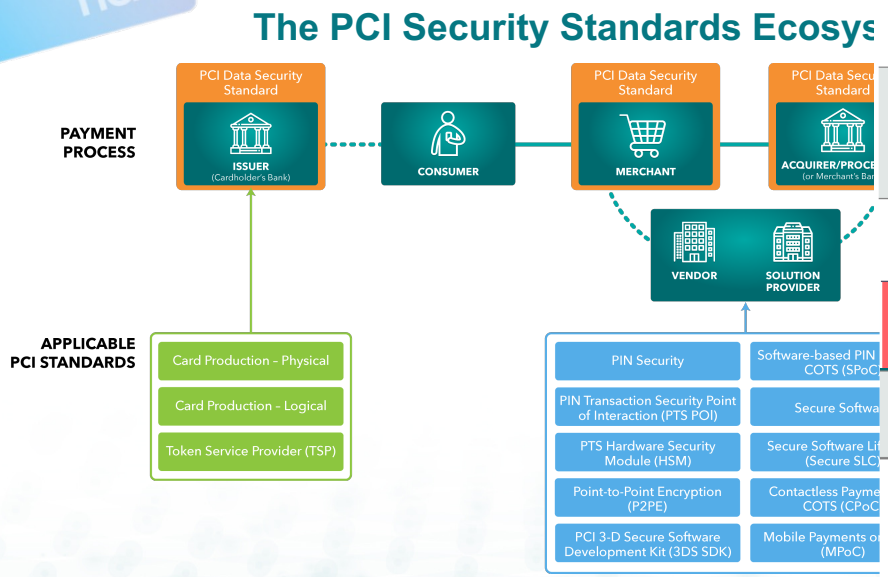
Achieving Balance and Managing Risk



Source: https://www.pcisecuritystandards.org/standards/

SAQ	Description
A	Card-not-present merchants (e-commerce or mail/telephone-order) that completely outsource all account data functions to PCI DSS validated and compliant third parties. No electronic storage, processing, or transmission of account data on their systems or premises. *Not applicable to face-to-face channels. Not applicable to service providers.*
A-EP	E-commerce merchants that partially outsource payment processing to PCI DSS validated and compliant third parties, and with a website(s) that does not itself receive account data but which does affect the security of the payment transaction and/or the integrity of the page that accepts the customer's account data. No electronic storage, processing, or transmission of account data on the merchant's systems or premises. *Applicable only to e-commerce channels. Not applicable to service providers.*
B	Merchants using only: ▪ Imprint machines with no electronic account data storage, and/or ▪ Standalone, dial-out terminals with no electronic account data storage. *Not applicable to e-commerce channels. Not applicable to service providers.*
B-IP	Merchants using only standalone, PCI-listed approved PIN Transaction Security (PTS) point-of-interaction (POI) devices with an IP connection to the payment processor. No electronic account data storage. *Not applicable to e-commerce channels. Not applicable to service providers.*
C-VT	Merchants that manually enter payment account data a single transaction at a time via a keyboard into a PCI DSS validated and compliant third-party virtual payment terminal solution, with an isolated computing device and a securely connected web browser. No electronic account data storage. *Not applicable to e-commerce channels. Not applicable to service providers.*
C	Merchants with payment application systems connected to the Internet, no electronic account data storage. *Not applicable to e-commerce channels. Not applicable to service providers.*
	No applicable merchant SAQ
P2PE	Merchants using only a validated, PCI-listed Point-to-Point Encryption (P2PE) solution. No access to clear-text account data and no electronic account data storage. *Not applicable to e-commerce channels. Not applicable to service providers.*
SPoC*	Merchants using a commercial off-the-shelf mobile device (for example, a phone or tablet) with a secure card reader included on PCI SSC's list of validated SPoC Solutions. No access to clear-text account data and no electronic account data storage. *Not applicable to unattended card-present, mail-order/telephone order (MOTO), or e-commerce channels.* *Not applicable to service providers.*
D	***SAQ D for Merchants:*** All merchants not included in descriptions for the above SAQ types. *Not applicable to service providers.*

Source: PCI DSS Self-Assessment Questionnaire Instructions and Guidelines, v4.0

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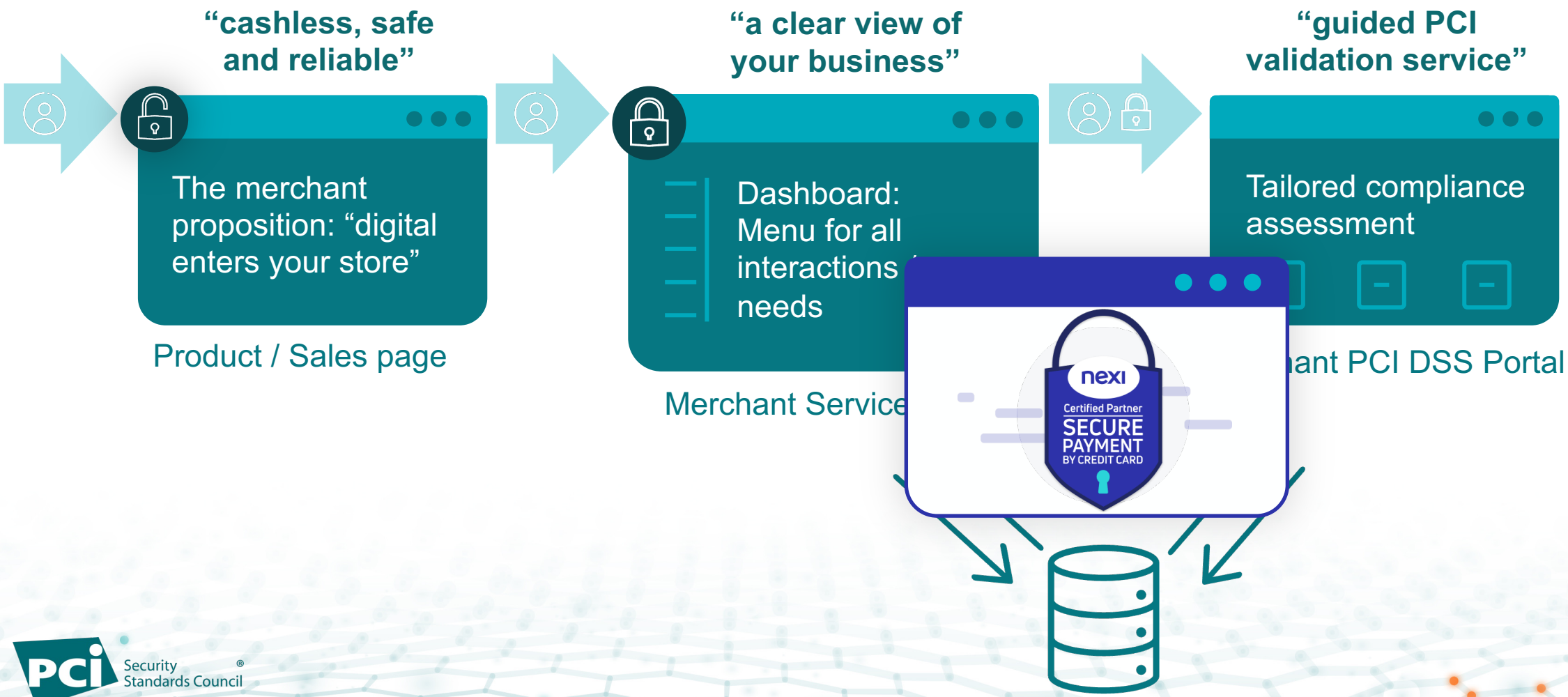
Creating a Seamless and Integrated Merchant Experience



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What Can We Do to Better Serve the SME Merchant Business Community and Wider Payments Industry?

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Takeaways

Is There a Right Way to ‘Keep Up’?

- **We need to ALL be on the same page**
- **Risk-based approach to small merchant PCI DSS Compliance**
  - Focus on remaining ‘gaps’ instead of secured payment channels
  - Merchant dependencies on TPSPs that can and do impact security of account data but don’t know or accept their PCI DSS obligations
- **Objective-based PCI DSS focused on helping small merchants**
  - Understand **where** and **why** risks need to be managed
  - Recognize the **value** and wider business benefits
  - Enables and supports SME engagement with their TPSPs
- **But…it is an ever-evolving landscape**

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Thank You – Questions?

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