

# Understanding the Role of 3rd Party Resellers

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Retail Solutions Providers Association



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# Retail Solutions Providers Association

- Over 60 years old
- North America's largest association of VARs, system developers, integrators, & vendors
- Quickly expanding outside of NA
- Works closely with all sectors of the Point of Sale industry

The logo for the Retail Solutions Providers Association (RSPA) features the letters 'R', 'S', and 'P' in a large, bold, blue sans-serif font. Each letter has a small white circle centered within its lower loop. The letter 'A' is also in the same blue font but lacks the internal circle. The letters are closely spaced and set against a white background.

# Let's Talk About POS Resellers



Secondary Headline Text

- What is a value-added reseller (VAR)?
- What role do they play?
  - Servicing small merchants (Level 4)
  - Trusted Advisors
  - Servicing niche markets
  - Security front line for small business
- Qualified Integrators & Resellers (QIR)



# Why Care About PCI DSS?

- Good intentions, but...
- Significant drivers:
  1. They have a large enough client that requires it.
  2. A client gets compromised (or the reseller gets compromised)
  3. A processor requires it





Bakery

1.29

99c

Meat

Freezer

# Challenges of Working with Small Merchants



- PCI & security rarely becomes a significant concern
  - They can't imagine bad things happening to them.
  - They feel like compliance requirements are unnecessarily burdensome.
  - There's an assumption that enforcement dates don't matter until they arrive.
- “Vendors are just trying to get more money.” (& sometimes that's true).
  - They don't understand the complexity.
- They're often just barely scraping by.

# More Challenges of Working with Small Merchants



- How do you train a merchant that doesn't want to be involved in security?
- Do you hand off responsibility for controls knowing they won't do it, or do you help them maintain things and therefore take on the compliance burden?
- Do you refuse to sell solutions that can't be fully compliant, and likely go out of business, or do you compromise and sell what the merchant is willing to pay for?
- Security trumps compliance almost every time

# Resellers & Larger Merchants



Sub Text Headline

- Many resellers have a few large clients
- Often niche situations
- Examples:
  - Custom trade-show POS system
  - Expired P2PE Devices



# Considerations When Working With Resellers/Integrators



Secondary Headline Text

1. Be patient & expect to educate
2. Make sure they understand what you're asking for
3. Avoid polarizing language
4. Look for common goals
5. Take time to understand the roles & responsibilities of each party
  - Responsibility matrices!
6. For acquirers: Resellers can help with your education efforts.
7. Most resellers really do care. Their clients are like family & their reputation is on the line.

# Feel free to reach out if I can help.

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<https://www.GoRSPA.org>



# Welcome

# 2022 North America Community Meeting

## September 13 – 15





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80298

50298

7221

6130