

Point-to-Point Encryption (P2PE)[™]

Why do it, how to look at it, and what Target did



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Agenda

- What is Point-to-Point Encryption?
- What's the difference?
- Why did Target decide to do Point-to-Point Encryption (P2PE)?
- Types of Point-to-Point Solutions
- What is Target's Solution?
- What should you do?



What is Point-to-Point Encryption (P2PE)?



Merchant POI
(Encryption Environment)

Point-to-Point (P2PE) Service Provider
(List of providers on PCI website)

Acquirer

What is it?

- Data elements encrypted at Point of Interaction (POI)
- Encrypted with keys the Merchant does not have access to
- Decrypted at the Service Provider or Acquirer

What's the Difference Between the Solutions?

PCI DSS Standard Compliance Solution

- Larger Scope
- PCI DSS Assessment
- ISA Training

Point-to-Point Encryption (P2PE) Solution

- Reduced Scope
- Validated Solutions
- P2PE SAQ
- P2PE PCI Specific Training

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Is transitioning to Point-to-Point Encryption (P2PE) difficult to implement?

Does it cost more to implement one or the other?



Why Did Target Decide to Do Point-to-Point Encryption (P2PE)?

Significant scope reduction

- Over 1800 stores removed from scope

Allowed us to focus on key initiatives

Secure by design

- Encrypted data with keys we don't have access to



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Did you know there are different options for Point-to-Point Encryption (P2PE) Solutions?

What is Point-to-Point Encryption (P2PE) Solution vs Point-to-Point Encryption MMS Solution?

Point-to-Point Encryption (P2PE) Solution



“Standard Build”

- ✓ Reduced Validation
- ✓ Follows Vendor PIM

Point-to-Point Encryption (P2PE) MMS Solution



“Custom Build”

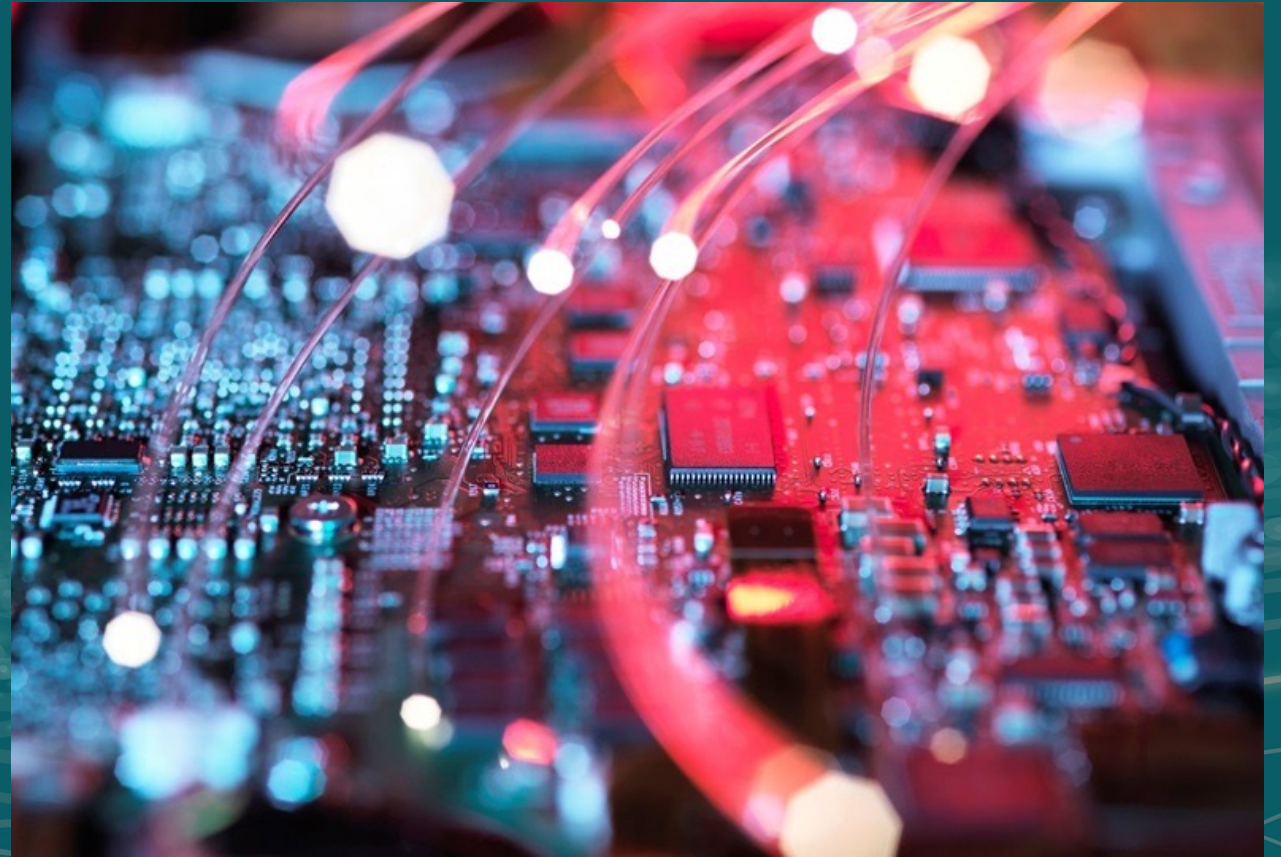
- ✓ Reduced Validation
- ✓ Self-Defined PIM
- ✓ Flexibility to Customize



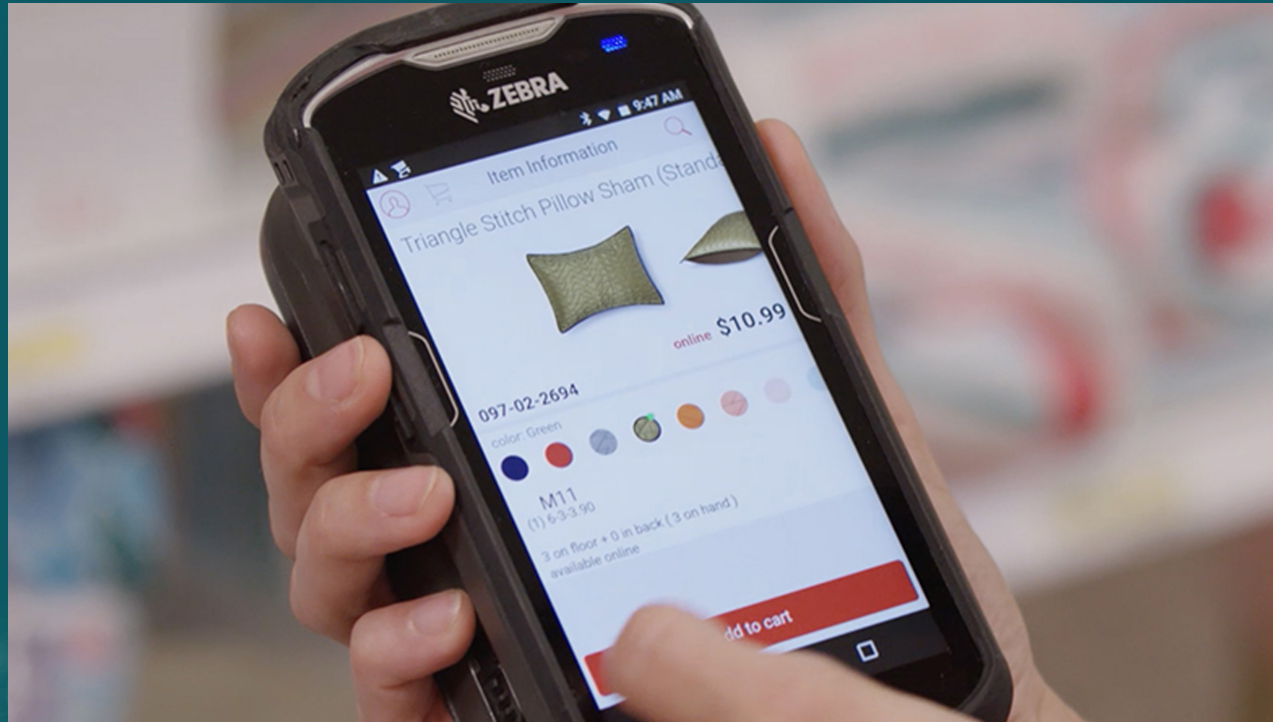
PCI Point-to-Point Encryption (P2PE)[®] Components

P2PE Component Type:

- ✓ Encryption Management
- ✓ POI Deployment
- ✓ POI Management
- ✓ Decryption Management
- ✓ Key Injection Facility
- ✓ Key Management
- ✓ Key Loading
- ✓ Certification/Registration Authorities



What is Target's Point-to-Point Encryption (P2PE) Solution?



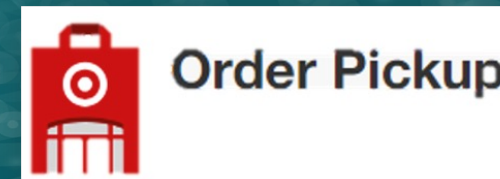
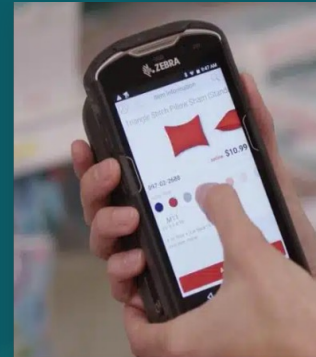
Target chose to do an MMS Solution

Why Did Target Choose This Solution?

Point-to-Point Encryption (P2PE) and MMS both reduce your scope

MMS allows for flexibility

- Not required to follow vendor PIM
- Ability to leverage devices for multiple use cases on a single device
- Not vendor dependent



What Should You Do?