

Key Trends

EMV (“Chip” cards)

- Oct 1, 2015: Liability shifts to business
- Impacts card present – card not present/
eCommerce is not impacted
- Multi-year process to rollout EMV certified terminals and chip enabled cards
- About 30% of card accepting businesses are EMV currently enabled
- EMV solves for counterfeit card transactions; **card data in transit is not protected**
- Each POS terminal configuration must be certified for EMV

EMV

Tokenization

P2PE

Tablet POS

PCI

Key Trends

Tokenization

- Tokenization protects **data at rest**
- Utilized when access to the card account data is required **after the transaction.**
 - **Example: Refund a transaction on the original card**
- Card account data is replaced with a unique identifier
- Third parties, including card brands, are offering tokenization services

EMV

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Key Trends

Point to Point Encryption (P2PE)

- P2PE protects **data in transit**
- Encrypts card data at the **point of interaction**
- Card account data is protected from the POS terminal through to the card processor
- **PCI validated P2PE**
- New standards provide streamlined compliance for P2PE implementations

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Key Trends

Tablet based Point of Sale (POS)

- **Tablet POS** is growing
- **Mobile POS** (mPOS) is tablet based
 - mPOS predicted to grow over 18% annually for the next 8 years
- Solutions typically utilize either a **connected** card terminal or an **integrated** card terminal into a custom designed unit to achieve PCI and de-scope POS
- **Android** is typically used for custom manufactured tablet POS solutions

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Compliance

PCI (Payment Card Industry)

- Sets the **compliance standards** for card processing
- Card brands enforce compliance
 - **Non-compliance can result in significant fines**
- Systems and networks that handle card data are likely in PCI scope
- **Scope is determined** according to the environment of each business
 - **PCI Self Assessment Questionnaires (SAQs)** are available to guide businesses in compliance

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Compliance (Cont'd).

PCI (Payment Card Industry)

- **PCI certified P2PE solutions** reduce the scope for card present environments
 - Not all solutions are PCI certified
 - PCI maintains list of certified solutions on their website
- Version 2.0 of the P2PE standard allows for **certified solution components**
 - Businesses can implement their own P2PE solution
 - P2PE Key Injection Facilities (KIFs) can be certified to provision and deploy terminals

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PCI Considerations for IT Service Providers

Be aware of how your client processes card transactions

- Including any system or network utilized to process card transactions
- These environments and access to them are governed by PCI security standards

Understand your client's compliance status and scope

When working with POS terminals:

- Understand your client's processes
- Be aware of PCI requirements
 - P2PE terminals require “chain of custody” reporting

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Additional Resources

PCI Security Council

- www.pcisecuritystandards.org
- Lists of certified solution providers
- Download of Self Assessment Questionnaires

CDE Services

- www.cdesolutions.com
- Terminal asset provisioning, deployment and repair