Conexxus Webinar

Data Security Standards Committee

QIR Review & Updates

May 24, 2018

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Agenda

- Housekeeping
- Presenters
- About Conexxus
- Presentation
- Q & A

Housekeeping

This webinar is being recorded and will be made available in approximately 30 days.

- YouTube (youtube.com/conexxusonline)
- Website Link (conexxus.org)

Slide Deck

- Survey Link – Presentation provided at end

Participants

- Ask questions via webinar interface
- Please, no vendor specific questions

Email: **info@conexxus.org**

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Presenters

Conexxus Host

Allie Russell
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Moderator

Kara Gunderson
Chair, Data Security Committee
POS Manager, CITGO Petroleum
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Speakers

Chris Bucolo
Director, Strategic Partnerships and Market Strategy
ControlScan
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Todd Rosen
Sr. Director, Petro Sales Support and Service
Verifone
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Today's Speaker

- Conexxus Data Security Standards Committee
- NAMA Data Security Standards Committee
- PCI Council Small Merchant Task Force
- Merchant Acquirers' Committee (MAC) Education Committee
- Frequent speaker and writer

Chris Bucolo, PCIP
Director, Strategic Partnerships & Market Strategy
ControlScan

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Today's Speaker

- More than 20 years' experience in the industry.
- Responsible for VASC (Verifone Authorized Service Contractors)
- Responsible all Field Support and Training
- Involvement with QIR since 2015

Todd Rosen
Sr. Director, Petro Sales Support and Service
Verifone Petroleum

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About Conexxus

- We are an independent, non-profit, member driven technology organization
- We set standards…
  - Data exchange
  - Security
  - Mobile commerce
- We provide vision
  - Identify emerging tech/trends
- We advocate for our industry
  - Technology is policy

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2018 Conexxus Webinar Schedule*

Month/Date	Webinar Title	Speaker	Company
May 24, 2018	QIR Program Update	Chris Bucolo Todd Rosen	ControlScan Verifone
June 21, 2018	Can We Leverage Data Science to Improve Retail Data Security?	Thomas Duncan Ashwin Swamy	Omega ATC Omega ATC
July 26, 2018	Roadmap to a Vulnerability Disclosure Program	Joe Basirico	Security Innovation
August 23, 2018	Moving Toward Outdoor EMV	Linda Toth	Conexxus
September 2018	TBD	TBD	TBD
November 2018	Building a Scalable Security Engineering Team	Joe Basirico	Security Innovation

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TECHEDGE

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NACS Show
October 7-10, 2018
Las Vegas, NV

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Session Summary

- QIR Background & Evolution
- Review of Updated QIR program
- Why QIR Matters-Breach case
- FAQs/Resources
- Interactive Q & A Session

What is PCI QIR?

Payment Card Industry (PCI)
Qualified Integrator & Reseller (QIR)

Offers QIR Professional Qualification – a qualification for technicians who carry out PA-DSS POS installations and/or upgrades on behalf of merchants

QIR professionals must demonstrate their knowledge of critical security controls that mitigate the most common causes of loss of Cardholder Data arising from installations

QIR professionals must possess a base level of knowledge and awareness of information technology, network security and architecture consistent with QIR Program requirements and payment technologies

Source: www.pcisecuritystandards.org

Where are we today?

"Since 2014, there are 21 Active Petro Companies with QIR Certified Technicians"

- Why so few Companies and Technicians?
  - Industry Adoption
  - Cost was too high
  - Lack of Marketing
  - No "buy in" from the POS Providers, Manufacturers and Service Providers
  - Unable to combine Training Programs in place
- Recommendation and Plan
  - Create a MFR panel that would cover the majority of the POS and Software providers in Petro
  - Mandate that new Technicians and Certifications from the POS Providers include QIR

Service Contractor Update

- North America Petroleum Service Authorized Service Contractors are made up of about 500 Companies across the United States.
- The Count of Technicians servicing the landscape of Convenience Store and Fueling Sites is approximately 3,000 Full time “Career” Technicians
- Verifone is the largest POS Provider to this market with a 85% share of “Authorized Technicians”
- Verifone provides POS Software across all Major Brands and Networks

Updated QIR Program: Review and Discussion

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Qualified Integrators & Resellers (QIRs)

"Numerous breach investigations have shown that **incorrect installation and/or maintenance of payment applications creates opportunities for merchant networks to be compromised.**

"This program outlines guiding principles and procedures for the **secure installation and maintenance of validated payment applications in a manner that supports PCI DSS compliance.**"

Updated QIR Program- As of 3/14/2018

STREAMLINED CERTIFICATION for integrators and resellers:

- Reduced Cost
- Shorter Course Time
- Individual Certification

FOCUSED TRAINING on the 3 leading causes of payment data breaches:

- Weak Password Practices
- Insecure Remote Access
- Unpatched and Outdated Software

MERCHANTS BENEFIT by:

- Increased Pool of Integrators and Resellers Trained in Critical Security Controls

Source: https://blog.pcisecuritystandards.org/the-qir-program-is-changing-heres-what-you-need-to-know

Updated QIR Program- as of 3/14/2018

Visa Clarifications on QIR

QIR Requirements Do Not Apply to:

- Vendors that support ancillary applications integrated into the POS systems, but which are **properly segmented from the payment processing operations**.
- Vendors providing **simple plug-and-play devices** for merchants which will not allow remote access into the POS environment. (Example: Counter-top credit card terminals)
- An acquirer or their affiliated business unit.
  - → As a best practice, an acquirer may choose to complete the QIR certification in order to be included on the PCI SSC's list of QIR companies, making it easy for merchants to identify their secure provider.

Source: Visa Bulletin-August 2016

Why QIR Matters-Breach Case

- Some large hospitality breaches involve multiple reseller companies across the USA. Because of Geography, the organization mandates a specific POS system that may have a different reseller in each major metro area.

- For some franchisees they may not know which local POS support company is better than the other.

- In this case, corporate had remote access to every store to gather nightly sales statistics and other data. 3 major US banks identified a large amount of fraudulent activity and demanded a PFI be conducted.

A Nationwide breach

QIR

- The QIR companies had a different password per each client location for their use, but unfortunately the attacker had corporate's account.
- The QIR had outbound firewall rules that prevented the malware from exfiltrating data.
- The attacker then tried other malware tools but system patching prevented some of the older tools from working.

Non-QIR

- The attacker was able to exfiltrate data, but also installed a secondary remote control tool for later use (his backup plan)
- Logging was not preserved for a year so the franchisee could not argue the duration (months) of their breach.
- Because of their liability, this integrator "lawyered up" and would not assist in the PFI investigation.

A QIR has these traits over non-QIRs

- QIRs are usually more active in the industry. They network with other similar organizations. They stay in touch with new technology that may keep business costs down, but also prevent breaches.

- QIRs realize that security cannot be solely the job of the retailer. Its difficult (these days) for a tech support organization to support a system and not be involved in its security.

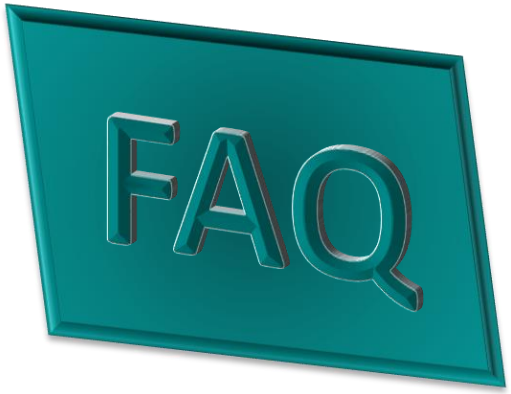
- QIRs have often been through training that helps them understand “how to identify and respond” to data breach scenarios.

- QIRs are aware that the initial setup of a system is often where things go terribly wrong.

New QIR Program
Frequently Asked Questions

What are primary changes?

- Shorter course
- Individual level certification
- Lower cost/annual re-up
- Expanded to include non PA-DSS listed applications



What is new training course focused on? The *Big Three*

- Password strength
- Software patching
- Insecure remote access

What are the new fees? $100 per person (annual)

Updated QIR Program: Merchant Benefits

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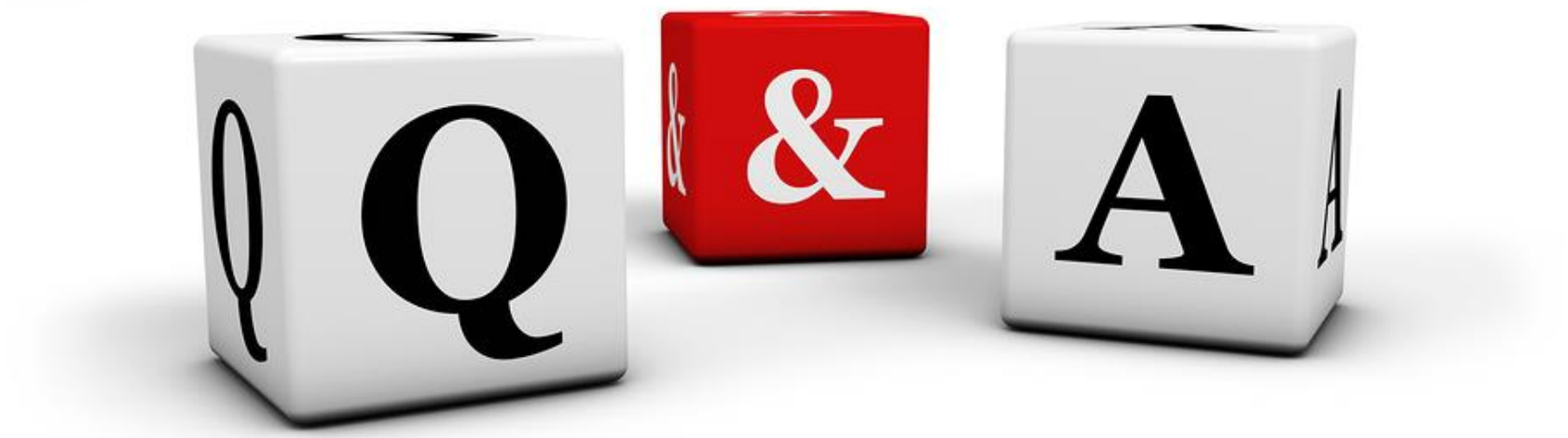
Merchant Benefits of Using QIR

- Proper installation & following PA-DSS Implementation Guide
- Understanding importance of properly securing POS
- Instills consistent knowledge of securing cardholder data
- Technician/QIR check-list for POS installation
- Installation technician name and sign-off for future reference

PCI Resources

- Website: www.pcissc.org
- FAQs: https://www.pcisecuritystandards.org/documents/QIR-Program-Update-FAQs.pdf
- Visa Bulletin: https://usa.visa.com/dam/VCOM/download/merchants/bulletin-small-merchant-security-faq.pdf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Helpful Resources

- Website: www.conexxus.org
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- NACS/Conexxus WeCare© Program: www.conexxus.org/wecare