

GETTING AHEAD OF THE CURVE WITH PCI 360



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EXECUTIVE SUMMARY

Challenge

Improve merchants' compliance with Payment Card Industry Data Security Standard (PCI DSS) requirements

Opportunity

Provide merchants with an interactive environment to assist with achieving PCI DSS compliance

Solution

Offer a comprehensive training solution via the MasterCard PCI 360 Education Program

Results

Participants increase their engagement level and knowledge through various sessions, showing marked progress toward achieving PCI compliance

Commerce relies upon electronic transactions and payment processing. It also relies on consumer confidence for continued use of their payment cards. Whether a transaction occurs face-to-face or through an online retailer, consumers expect merchants to protect their cardholder data.

To help alleviate consumer concerns while providing merchants with quality resources when accepting payment cards, the Payment Card Industry Security Standards Council (PCI SSC) established the Payment Card Industry Data Security Standard (PCI DSS), a set of technical and operational requirements designed to protect payment card data. Becoming PCI DSS-compliant helps build a strong foundation for long-term success.

Implementing the requirements of the PCI DSS can be challenging for merchants, particularly smaller companies whose security or IT teams may be modestly staffed. Although the benefits of PCI DSS compliance outweigh the risks, such as the potential loss of business, the path to compliance is more challenging for some entities than for others.



Seeking Better Merchant Education

Chase Paymenttech, the acquiring unit of JPMorgan Chase, recognizes the need for better merchant education about data security in general and the PCI DSS in particular. As a global leader in payment processing and merchant acquiring, Chase Paymenttech works closely with its extensive network of merchants and partners to help merchants achieve PCI DSS compliance.

Three years ago, the Chase Paymenttech team responsible for merchant PCI DSS compliance was tasked with improving awareness of compliance among its merchants and partners. Although training was available through private firms and industry events, the team found that content in these sessions was insufficient to achieve Chase Paymenttech's objectives. These sessions often only covered the PCI DSS requirements themselves. The training was not customizable to target different merchants and merchant segments, and most sessions were too costly, especially for smaller merchants.

Subsequently, Chase Paymenttech began searching for an all-encompassing education program designed to promote the adoption of PCI DSS requirements at every merchant level, particularly at the "Level 4" merchant level, as those merchants appeared to be particularly challenged in achieving compliance due to staffing and financial constraints.

THE ANSWER

After an extensive search of education programs, Chase Paymenttech found a broad, comprehensive curriculum that could be customized to target different merchant levels and needs: the MasterCard PCI 360 Education Program.

This complimentary training program is an interactive and informative platform for merchants to increase their knowledge of PCI DSS requirements. The curriculum shares best practices with payment industry participants to help ensure that compliance is achieved.

The interactive sessions, which include onsite training, live Web meetings and on-demand webinars, are led by payment industry and data security experts and are customized to meet the objectives of acquirers and their merchants.

Merchant Education Rollout

To create a program specific to its merchants' needs, Chase Paymenttech worked with MasterCard to segment and customize the PCI 360 Education Program and offer the most suitable content to potential participants.

Chase Paymenttech and MasterCard determined that a customized and interactive onsite training session was the most appropriate vehicle for Chase Paymenttech's merchants. The two companies partnered with both Trustwave and Arsenal Security Group to deliver four MasterCard PCI 360 Education Program seminars in 2009.

Representatives of more than 150 merchants, ranging from Level 1 to 4, attended to learn firsthand from experts in the payment and security industry. Sessions on how to achieve PCI DSS compliance included:

- An overview of the MasterCard Site Data Protection Program, merchant and service provider levels and applicable validation requirements, and a section-by-section review of the PCI DSS
- Importance of network segmentation to minimize the scope of a PCI DSS assessment
- PCI vulnerability scanning with in-depth discussions regarding the project management approach towards remediation and maintaining compliance

"The key difference between the PCI 360 program and other compliance training programs is that MasterCard offers a wide training curriculum that brings together merchants of various industries, locations and levels," said David Wallace, Chase Paymenttech General Manager, Data Security Standards Compliance. "This program is of greater value than other training programs we have researched. Merchants who participated in these sessions have walked away with a better understanding of what they need to accomplish and where to go to get the resources needed to become PCI DSS compliant."

“The key difference of the PCI 360 program is that MasterCard offers a wide training curriculum that brings together merchants from multiple players and sizes.”

David Wallace
Chase Paymenttech



RESULTS

All merchant levels were represented at the onsite training seminars, with a majority of attendees being from Level 3 and 4 merchants. Since the training, some merchants have become compliant, and all have initiated compliance programs in an effort to achieve PCI DSS compliance, thereby helping Chase Paymentech's merchants achieve a higher percentage of compliance with the MasterCard Site Data Protection Program.



“I loved having representatives from our bank, card brand and QSAs presenting. There was good diversity.”

Southwest Airlines

The feedback from Chase Paymentech's merchants and service providers has been overwhelmingly positive. Each completed training session has built greater support for the program. Many participants felt that the sessions were very helpful and informative and that the unique insights of the payment card industry experts were a key component to the success of each session. Most plan on attending future sessions to stay abreast of changes and industry best practices.

“We're encouraged by the increase in contact between our merchants and the compliance teams at both Chase Paymentech and MasterCard,” said Wallace. “When merchants who attended our seminars now contact us, they are framing their questions differently, more in line with their new knowledge of the PCI DSS. That has helped us to better support them in their goal of achieving and maintaining compliance.”

Due to the success of the MasterCard PCI 360 Education Program, Chase Paymentech and MasterCard are planning additional seminars for 2010.

MasterCard will also continue to add new PCI-focused sessions and Webinars to its curriculum, based on industry trends. This will ensure that the program continues to provide relevant industry information to Chase Paymentech merchants and service providers around the world.

“I thought this was extremely helpful, and I would really look forward to attending again if it was offered.”

P&G



TO LEARN MORE ABOUT THE MERCHANT EDUCATION PROGRAM OFFERED BY CHASE PAYMENTECH, E-MAIL COMPLIANCE_COORDINATOR@CHASEPAYMENTECH.COM.

TO LEARN MORE ABOUT MASTERCARD PCI 360 EDUCATION PROGRAM, E-MAIL PCI_EDUCATION@MASTERCARD.COM, OR CONTACT YOUR MASTERCARD CUSTOMER SECURITY AND RISK SERVICES OR ACQUIRER RELATIONS REPRESENTATIVE.