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PCI SSC unveils new standards Council reveals latest industry security standards

The PCI Security Standards Council (PCI SSC) has launched version 2.0 of the PCI DSS and PA-DSS (Payment Card Industry Data Security Standard and Payment Application Data Security Standard).

The latest version is designed to provide greater clarity and flexibility to facilitate improved understanding of the requirements and eased implementation for merchants, and becomes effective on January 1, 2011.

The standards were the main topic of discussion at the Council's Annual Community Meetings in Orlando, Florida and Barcelona, Spain, where stakeholders had the opportunity to review the standards.

No new major requirements were introduced in Version 2.0, with the majority of changes being modifications to the language to clarify meanings and make understanding and adoption easier for merchants.

"The nature of the changes is a testament to the strength and growing global maturity of the standard as a framework for securing cardholder data," said Bob Russo, general manager of the Council. "I want to thank each and every individual and organisation who contributed to the development of these standards. It's their input that's critical in making the PCI Security Standards an excellent baseline for protecting payments card data."

The Council has also launched a new website with updated materials and navigational tools aimed at providing its diverse stakeholders with the targeted information necessary to understand the standards and apply them in their organisations. It features a dedicated site for this key group with resources to address their unique environments.

The standards, a summary of changes and supporting documents can be found on the PCI website, www.pcisecuritystandards.org.

The PCI DSS 2.0 standard, the 'security rules' under which all organisations that process credit card transactions must achieve, have been described as "relatively minor" by the industry. Imperva CTO, Amichai Shulman, said: "The new life cycle allocates one-year for full deployment of the recent standard, one-year of feedback submission and review, and one-year for formalisation of the new revision."

"Since its inception, PCI has expanded awareness to data security risks and has driven major investments in data security technology and processes. The evolution of PCI DSS by the PCI Council is aimed as adapting the standard to the evolving threat and technology landscape, while reducing the cost of compliance. PCI DSS

2.0 is an important step in that direction."

The Council also released guidance papers that aim to help the merchant community when considering point-to-point encryption (P2PE) and EMV implementations.

The *PCI DSS Applicability in an EMV Environment* and *Initial Roadmap: Point-to-Point Encryption Technology and PCI DSS Compliance* whitepapers are products of collaborative initiatives led by the Council's Technical Working Group (TWG) and Special Interest Groups (SIGs) in conjunction with the Council's constituents and industry experts including cryptographers, forensic investigators, standards bodies, PIN Transaction Security (PTS) labs, Qualified Security Assessors (QSAs) and vendors.

The documents aim to help merchants to understand how these technologies can help define or reshape the cardholder data environment; evaluate the impact of these technologies on PCI DSS compliance efforts; and identify future potential for P2PE and EMV technologies.

"These documents were created as a direct response from our stakeholders and provide valuable background information for organisations that are considering implementations of EMV or P2PE technology within the context of PCI DSS compliance," said Troy Leach, chief standards architect, PCI SSC. "With this guidance we're helping them understand how they can better secure their payment card data and how specific technologies may assist them in meeting the requirements of the PCI DSS."

The papers have been welcomed by the industry. Jonathan Lampe, VP of product development at Ipswitch and representative on the PCI Community Council, told *FST*: "The council has identified P2PE as one of its top emerging technology priorities and has convened a working committee to provide specific recommendations about the use of this technology. During the 2010 Community Meeting the Council provided some initial information about this effort's progress and its significance."

He added that widespread take-up of the development, however, is likely to be several years away. "First the Council must agree to a standard and publish it. Then vendors must build devices to conform to the standard and have them qualified by one of the Council's seven laboratories. Then retailers must perform a complete replacement of their existing point-of-sale equipment."