Racing to Security

It is always a great opportunity to set goals and make plans to achieve them.

While motivation is at an all-time high, consider taking the following actions to help secure the payments ecosystem at the merchant level.

1. **Deploy EMV Chip Terminals**
   - **Why?** By creating a unique cryptogram for each chip-on-chip transaction, data from these transactions cannot be stolen and then duplicated to create counterfeit cards – making this data less attractive to fraudsters to steal and reducing counterfeit fraud at the point-of-sale.
   - **How?** Merchants should work with their acquirers and service providers to determine which EMV terminals best fit their business needs. Use a prioritized approach to deploy these terminals – focusing on reducing the greatest counterfeit fraud risk first.
   - **Extra Credit?** Select a terminal that is dual-interface (contact and contactless support) to potentially qualify for Visa's Technology Innovation Program (TIP) and reduce annual PCI DSS validation requirements and associated costs.

2. **Implement Point-to-Point Encryption (P2PE):**
   - **Why?** P2PE technology improves security by eliminating account data from the merchant environment. Sensitive cardholder data is encrypted at the POS until it reaches a point of secure decryption outside of the merchant's environment, rendering it useless to criminals.
   - **How?** Merchants should review the PCI Security Standards Council's list of validated P2PE solutions and work with acquirers or service providers to decide which solution works best for their environment. After implementing a validated P2PE solution merchants can start accepting secure payments.
   - **Extra Credit?** Implementing a P2PE solution is another way merchants may qualify for TIP. Additionally, employing a PCI validated P2PE solution may provide PCI DSS scope reduction.

3. **Outsource to a Service Provider:**
   - **Why?** For eCommerce merchants, outsourcing to a PCI DSS validated service provider reduces compromise risk exposure and costs associated with securing the merchant acceptance environment.
   - **How?** Visit Visa's Global Registry of Service Providers to find a list of PCI DSS validated and registered service providers.
   - **Extra Credit?** Outsourcing the handling of cardholder data can significantly reduce PCI DSS applicability for merchants who do not store, process or transmit cardholder data.

For More Information

For more information contact your acquirer or email cisp@visa.com.

Ready. Set. Go!