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Merchant Acquirer Influence on PCI Remediation

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Key Facts

Active in Vancouver market

- ✓ private firm
- ✓ based in Vancouver
- ✓ incorporated 2002
- ✓ network of specialist subcontractors

Service offerings & skills

- ✓ Infrastructure / IT Operations, Application Development and Payment Card Industry (PCI) expertise
- ✓ Business and requirements analysis
- ✓ Business process design / reengineering
- ✓ Program / project management

Industry experience

- ✓ Travel & Leisure
- ✓ Credit & Collections
- ✓ Telecommunications
- ✓ Transportation
- ✓ Insurance
- ✓ Mining

Methodology

- ✓ 'plan the work, work the plan'
- ✓ simplify and communicate
- ✓ leverage best practices – driven by project need, based on experience



Recent Clients & Projects

INTRAWEST

Realignment of Enterprise Infrastructure Operations

Led Active Directory domain consolidation

Led Data Centre virtualization / consolidation; project managed development of new enterprise data centre

Led IT Security initiatives – enterprise OS patch management; public key infrastructure (PKI)

Provided Program Management: capital planning, team facilitation, project management services

Direct report to VP Infrastructure Operations

Payment Card Industry (PCI) Compliance Initiative

Protection of credit card and customer data

Providing vendor selection, business analysis, facilitation and project management services

Direct report to Director IT Security

Financials Migration Project

Managed project team involved in migration of Inventory, Procurement and Financial systems

Provided Implementation Project Manager and Data Conversion Project Manager

Led a cross-border (Canada / US) implementation team

Direct report to Director IT, Program Co-Chair



Recent Clients & Projects

Business Transformation Program

Led BA Team on a multi-stream enterprise transformation program
Provided methodology for Business Analysis process redesign
Provided business analysis and facilitation
Direct report to VP Business Transformation



**Insurance Corporation
of British Columbia**

Teck

Mobility Health Check Assessment

Assessed current state of cellular / mobility environment
Conducted account and subscriber level data gathering / consolidation and analysis
Established online carrier portals to provide single account view
Facilitated and documented Mobility roadmap (process, policy and technology)
Direct report to IS Infrastructure Program Director



Our Place within the PCI Environment

Have led PCI planning in the following industries:

- Entertainment
 - Telecommunications
 - Travel & Leisure
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- Positioned as trusted advisors with our clients
 - Compliment Qualified Security Assessors (QSA's)
 - Solid experience and relationships with Merchant Acquirers



Merchant Acquirers Influence on PCI Remediation

- Case Study #1: Managing Multiple Merchant Acquirers
- Case Study #2: Remediation - One size does NOT fit all
- Case Study #3: Leveraging your Merchant Acquirer
- Insights & Observations

Case Study #1: Managing Multiple Merchant Acquirers

There are various reasons for having multiple merchant acquirers:

- Geographical Strategies
- Risk Management Practices
- Legacy Conditions
 - Acquisition
 - Previous business relations based on prior commitments



Case Study #1 (cont'd): Managing Multiple Merchant Acquirers

- Experiences
 - Not all Merchant Acquirers are created equal
 - Standardization of reporting status
- Lessons Learned
 - The relationship that a Merchant Acquirer has with the Card Associations may either benefit or harm a Client

Case Study #2:

Remediation – One Size Does Not Fit All

- In certain cases, security best practices are the main drivers and PCI is treated as a fringe benefit
- Use Case
 - Remote Vendor Access - Unique ID's for Vendors
 - Vendor contract terms & conditions
- Lessons Learned
 - Set checkpoints to review compensation controls with Merchant Acquirers
 - Involving both Merchant Acquirers and QSAs early in the process can save the Client time and money

Case Study #3:

Leveraging Your Merchant Acquirer

- Client chose specific technology solution to meet PCI requirements for two-factor authentication
- Vendor unresponsive, wants to use their own solution
- Lessons Learned
 - Merchant Acquirers and/or their QSA's add legitimacy to PCI when dealing with Solution Vendors
 - Clients should look to leverage their Merchant Acquirer to influence Vendor positions

Insights & Observations

Have an open relationship with your Merchant Acquirer

- Having a point person to deal with PCI outside of the Client's financial obligations can ensure issues and opportunities can be addressed in a timely manner

Managing the expectations of your Merchant Acquirer

- Is the foundation to structuring remediation and validation efforts
- Conduct Checkpoints with Merchant Acquirers/QSA's

Insights & Observations

- External factors such as inquiries from a Merchant Acquirer's Risk Management department often lead to PCI compliance discussions
- Not all Merchant Acquirer Relationship Managers manage PCI compliance
- Most Merchant Acquirers assume that a Merchant is PCI compliant and may even state this in the terms and conditions of the Merchant Agreement.



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