

## PCI Corner – 12 May 2009

The intent of this column is to provide updates on developments related to PCI in the Airline Industry and to discuss issues of general interest. Feel free to contact us at [PCI DSS](#).

### **Objective: PCI compliance of the BSP**

#### **1. IATA to mask credit card data in DPC outputs to Airlines and Travel Agents**

As part of IATA's PCI compliance project and in order to help the Airlines and Travel Agents in their own compliance efforts. IATA will:

- Mask by default the credit card data in ALL airline reports. Only 'exception' reports, which contain the details of non-processed credit card transactions, will keep presenting unmasked card numbers.
- Leave the credit card data unmasked in all data files sent to Airlines, such as the Airline HOT file or any other file that may be produced locally to meet a specific situation or requirement.
- Mask all credit card data in the DPC output to the Travel Agents (except for the "Exception Reports" that highlight card transactions incorrectly processed).

BSP roll-out of such measures will be progressive, according to each DPC constraints in implementing this change.

2. **GDSs** are assisting in the compliance efforts and have started masking credit card data on the CCCF that can be downloaded and printed.

### **PCI DSS and Airport Terminals and Work Stations**

Visa Europe was invited at the CUSS Management Group meeting that was held from 16 to 20 February in Geneva to discuss the specific issues of self service check-in terminals. Follow up actions were agreed and Visa will be invited to future meetings, providing their valuable insights into how to handle the complex issues of reaching PCI compliance.

### **PCI DSS are an advantage to the Airline Industry**

By now, it is accepted that PCI DSS makes good business sense, although meeting the requirements is a tough and costly task for all Airlines. The PCI Standard Security Council (PCI SSC) is a self-regulatory body put in place by the Payment Card Industry to provide global consistency for the securing of cardholder data.

It is to be noted that several countries/States, such as Turkey and California have adopted legislation similar in spirit with PCI DSS.

### **PCI DSS – Version 1.3 ?**

We were informed that the PCI SSC might issue an updated version of the standards around October 2010 "where necessary, if the threats change and require action to ensure that they are not exploited". Asked, what changes may be expected, Visa Europe pointed out that the Council members had their own ideas, which would be discussed and agreed by the Council.

### **Expecting the list of approved PCI UPT (Unattended Payment Terminals)**

After having developed standards for PED (Pin Entry Devices) and PA DSS (Payment Application), we understand that the PCI SSC is studying issuance standards for UPT to assist the Payment Card Industry in closing another link in securing the transaction process.

### **The Prioritized Approach to Pursue PCI DSS Compliance**

Recognizing the huge task that many organizations are faced with to meet PCI DSS, the Council provides a Prioritized Approach "to help stakeholders understand where they can act to reduce risk earlier in the compliance process". For more information:

[https://www.pcisecuritystandards.org/education/docs/Prioritized\\_Approach\\_PCI\\_DSS\\_1\\_2.pdf](https://www.pcisecuritystandards.org/education/docs/Prioritized_Approach_PCI_DSS_1_2.pdf)  
[https://www.pcisecuritystandards.org/education/docs/Prioritized\\_Approach\\_PCI\\_DSS\\_version1\\_2.xls](https://www.pcisecuritystandards.org/education/docs/Prioritized_Approach_PCI_DSS_version1_2.xls)

### **Looking for a PCI DSS compliant Payment Service Provider? UPDATE**

Both, MasterCard Worldwide and Visa are providing a list of card processors that have successfully completed their PCI DSS assessment.

MasterCard Worldwide:

<http://www.mastercard.com/us/sdp/assets/pdf/Compliant%20Service%20Providers%20-%20January%2015%202009.pdf>

Visa Inc.

<http://usa.visa.com/download/merchants/cisp-list-of-pcidss-compliant-service-providers.pdf>

Please note that you may have to copy and paste this link directly in your Internet browser.

Visa Europe

[http://www.visaeurope.com/documents/ais/visa\\_europe\\_ais\\_certified\\_service\\_providersjan\\_2009.pdf](http://www.visaeurope.com/documents/ais/visa_europe_ais_certified_service_providersjan_2009.pdf)

Geneva, 12 May 2009