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# Merchant Acquirer Influence on PCI Remediation

March 14, 2011



# 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

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### **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

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**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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