

TOUCHNET

THE COMPLETE APPROACH

touchnet[®]

A Global Payments Company

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About TouchNet

- Commerce Platform Provider
- 100% Higher Ed Focused
- Serve more than 1,000 institutions
- Acquirer for hundreds of schools
- Partnerships with Ellucian & PeopleSoft
- 130+ TouchNet Ready Partners

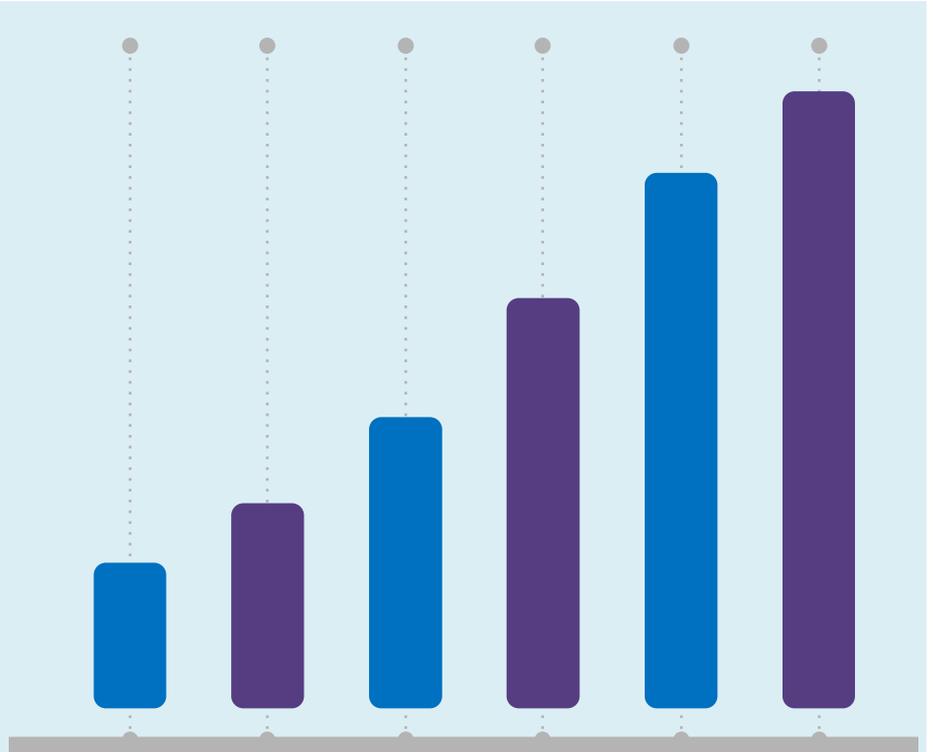


ORACLE®

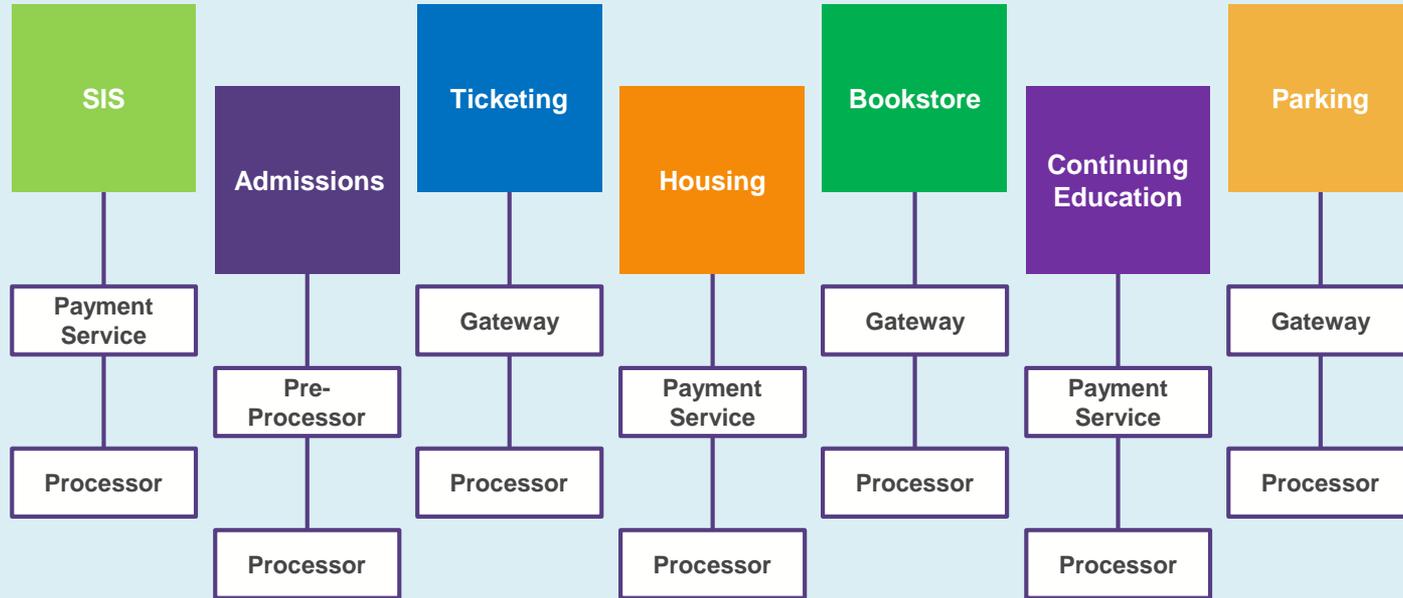
PEOPLESOFT

THE GROWTH OF CAMPUS ePAYMENTS

- Student Self-Service
- Business Office Automation
- eCommerce Proliferation
- POS Transactions
- Mobile Trends



PAYMENT SILOS ON CAMPUS



Self Assessment Question (SAQ) Matrix

SAQ	Description	#of Questions	Vulnerability Scan	Penetration Test	SSL/TLS Impact
A	Card-not-present merchants (fully outsourced)	22 (+8)	N	N	N
A-EP	Partially outsourced e-commerce website (direct post)	191 (+52)	Y	Y	Y
B	Card swipe (dial-up), Imprint	41 (0)	N	N	N
B-IP	Card swipe (Internet connected)	82 (-1)	Y	N	Y
C-VT	Web-based virtual terminal	79 (+6)	N	N	Y
C	Payment application connected to Internet	160 (+21)	Y	N	Y
D	All other SAQ-Eligible Merchants	329 (+3)	Y	Y	Y
P2PE	PCI-Listed P2PE Solution	33 (-2)	N	N	N

New Level 4 Requirements

- Level 4 merchants must now validate compliance annually
- Over 90% of data breaches happening at this level

VISA SECURITY BULLETIN



NEW SMALL MERCHANT DATA SECURITY REQUIREMENTS

Distribution: Acquirers, Processors, Merchants, Agents

Who should read this: Compliance, Information Security, Data Security

Summary

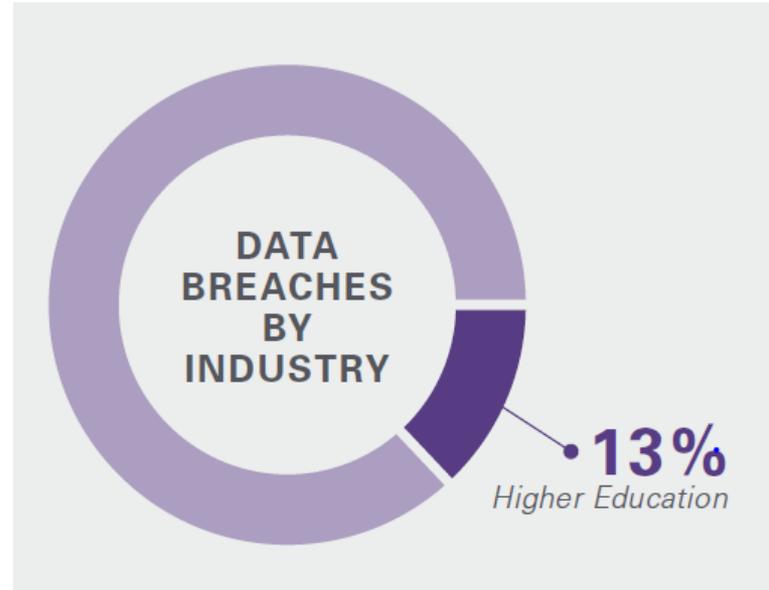
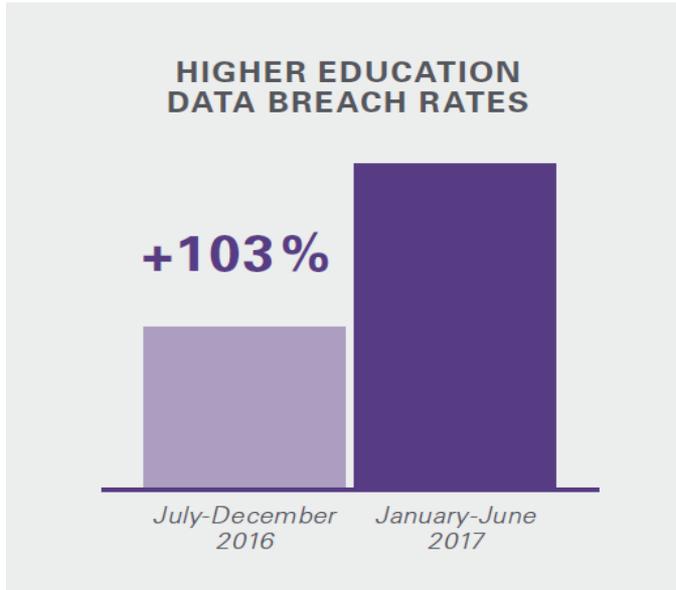
According to recent forensic investigations, small merchants remain targets of hackers who are attempting to compromise payment data. As part of an effort to secure the payment system and mitigate the risk of small merchant compromises, Visa is establishing requirements for U.S. and Canada acquirers to ensure that their small merchants take steps to secure their point-of-sale (POS) environment.

New Visa Payment Security Compliance Validation Program Requirements for Level 4 Merchants

Using QIR companies provides small merchants some protection against a common vulnerability exploited by criminals. However, this alone will not prevent small merchant compromises. As such, Visa is expanding its PCI DSS validation program to include Level 4 merchants. **Effective 31 January 2017**, acquirers must ensure their Level 4 merchants validate full PCI DSS compliance annually.

Compliance

- Payment Card Industry Security Standards Council (PCI SCC)
- Compliance not Optional
- Failure to Achieve is Costly
- Hard to Achieve



PCI Players



Develops Standards



Establishes Compliance Requirements



Enforces Requirements on Merchants



Merchants

TouchNet.com/simplify



PCI-EZ Strategy

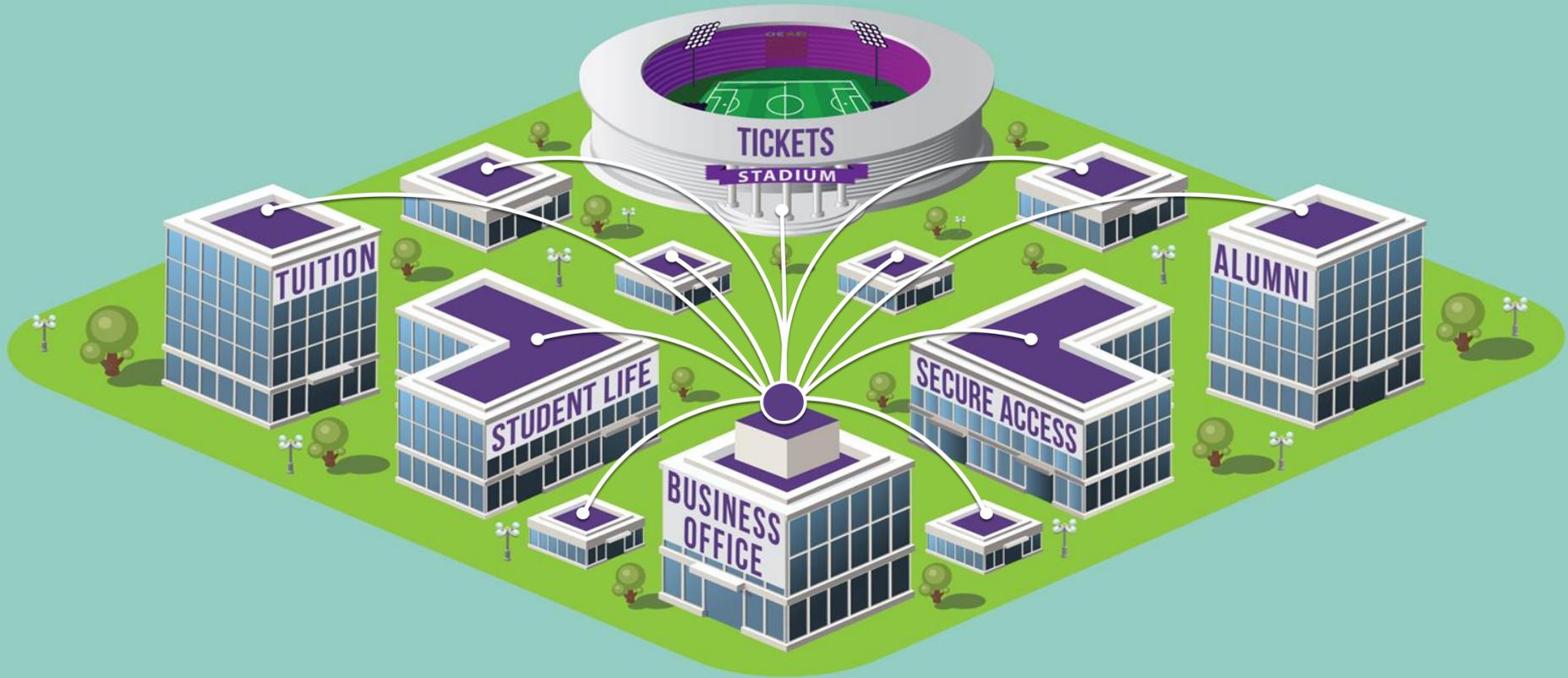
1 IMPLEMENT FULLY CERTIFIED TECHNOLOGY

2 TRANACT WITH TOUCHNET + HEARTLAND

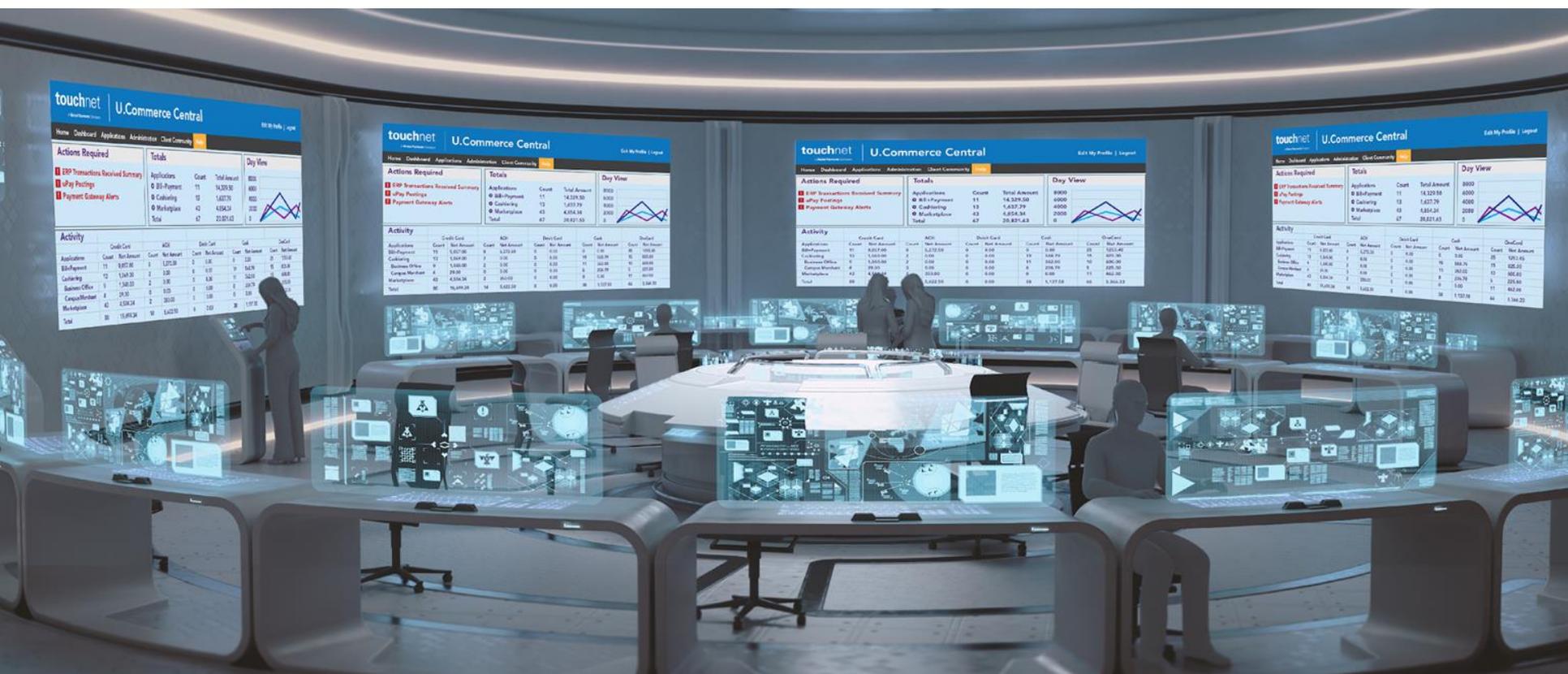
3 ORGANIZE YOUR MERCHANT STRUCTURE



UNIFIED CAMPUS COMMERCE



CAMPUSWIDE VISIBILITY



touchnet U.Commerce Central

Home Dashboard Applications Administration Client Community

Actions Required

- ERP Transactions Received Summary
- Play Footage
- Payment Gateway Alerts

Totals

Applications	Count	Total Amount	8000
BB-Payment	11	14,209.50	4000
Cashless	13	1,627.79	4000
Multiplatform	43	4,954.34	2000
Total	67	20,831.63	0

Day View

Activity

Application	Count	Net Amount	Count	Net Amount	Count	Net Amount	Count	Net Amount
BB-Payment	11	14,209.50	1	1,000.00	1	1,000.00	1	1,000.00
Cashless	13	1,627.79	1	1,000.00	1	1,000.00	1	1,000.00
Business Office	1	1,000.00	1	1,000.00	1	1,000.00	1	1,000.00
College Market	4	200.00	1	1,000.00	1	1,000.00	1	1,000.00
Multiplatform	42	4,054.34	1	1,000.00	1	1,000.00	1	1,000.00
Total	112	19,091.63	5	5,000.00	5	5,000.00	5	5,000.00

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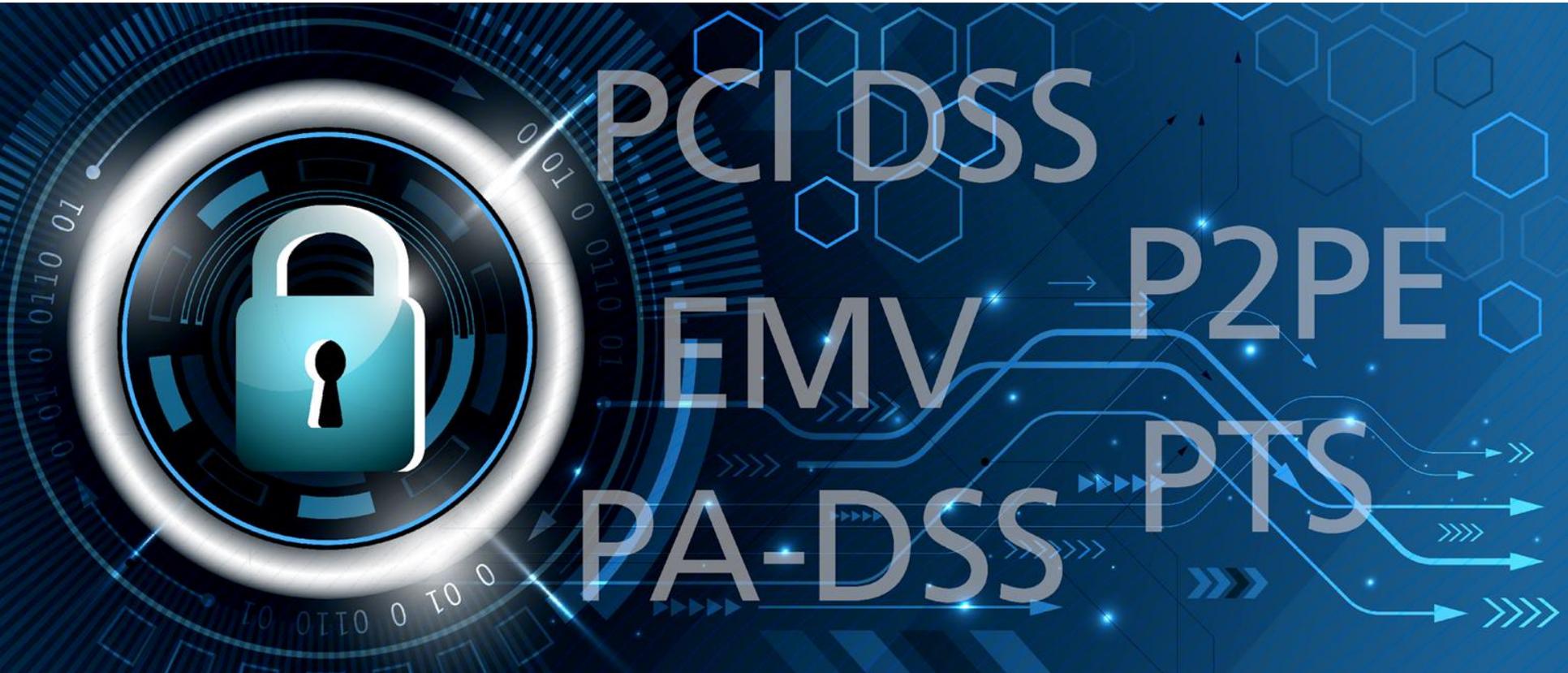
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STUDENT EXPERIENCE



PAYMENT SECURITY



Adoption of EMV



Contactless EMV



Validated P2PE



POINT-TO-POINT ENCRYPTION

PCI-EZ Strategy

1 IMPLEMENT FULLY
CERTIFIED TECHNOLOGY

2 TRANACT WITH
TOUCHNET + HEARTLAND

3 ORGANIZE YOUR
MERCHANT STRUCTURE

SAQ SUBMISSION PROCESS



MERCHANT

Submits SAQs
to Acquirer



ACQUIRER

Acquirer reviews and
submits to card brands



CARD BRANDS

Validates merchant
compliance

TouchNet Transaction Services



Completed Transaction Chain

- ERP integration?
- G/L integration?
- ←Compatibility
- →Compatibility



- Interface
- Technology
- EMV/P2PE
- Mobile?
- All card brands?

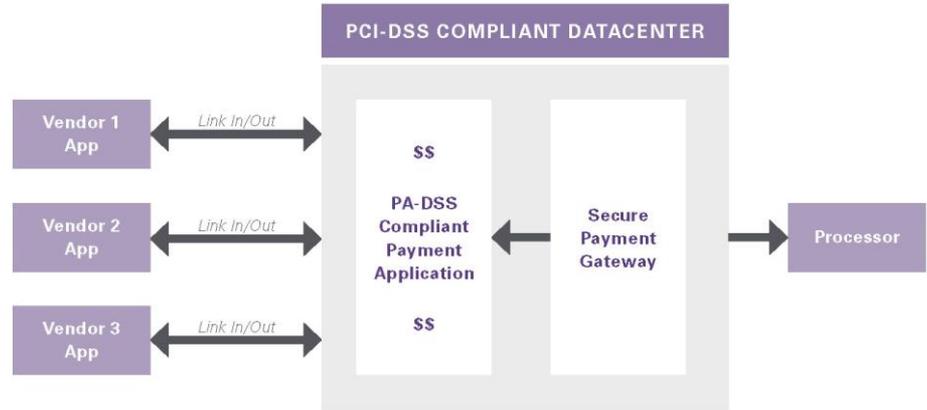
- ←Compatibility
- Uptime
- Reporting
- Costs

PCI-EZ Strategy

1 IMPLEMENT FULLY CERTIFIED TECHNOLOGY

2 TRANSACT WITH TOUCHNET + HEARTLAND

3 ORGANIZE YOUR MERCHANT STRUCTURE



Merchant Identification (MID) Numbers

- ✓ More is not better
- ✓ Consolidate without losing visibility
- ✓ Reducing # of MIDs reduces PCI paperwork requirements

PCI-EZ: In Action.....ControlScan

- QSA Service Partnered with Global Payments
- Smart SAQs
- Quarterly Vulnerability Scans

ControlScan Experience

The screenshot displays the TouchNet ControlScan user interface. At the top left is the TouchNet logo with the tagline "A Global Payments Company". On the top right, there are navigation links for Home, Live Chat, Email, and Phone. A left-hand menu lists various options: Compliance Overview, News (with a notification icon), PCI Resources, Security Awareness, General FAQs, Feedback, Settings, and Logout. The main content area is titled "Compliance Overview at a Glance" and features a "TouchNet Demo" section for Merchant ID: 121820171. This section contains two primary status indicators: "Overall PCI Compliance Status" shown as a large red circle with the text "Requires questionnaire" below it, and "Annual Questionnaire" shown as a document icon with a red circle and the text "Questionnaire not started as of 2017-12-18". Below these indicators, a "Next Action:" section includes a button labeled "Click here to start your Questionnaire" and a link for "Prioritized Approach Report".

PCI-EZ: Validated P2PE



DESCRIPTION	SAQ	QUESTIONS
Payment Center + Nonvalidated Hardware	C	160
Payment Center + Validated P2PE Hardware	P2PE	33
Payment Center + Validated P2PE + Transaction Services	N/A	0

E2EE versus Validated P2PE

- First Data TransArmor
- Elavon SAFE-T
- Trustwave E2EE
- Voltage
- Verifone VeriShield
- TouchNet E2EE
- Heartland E3



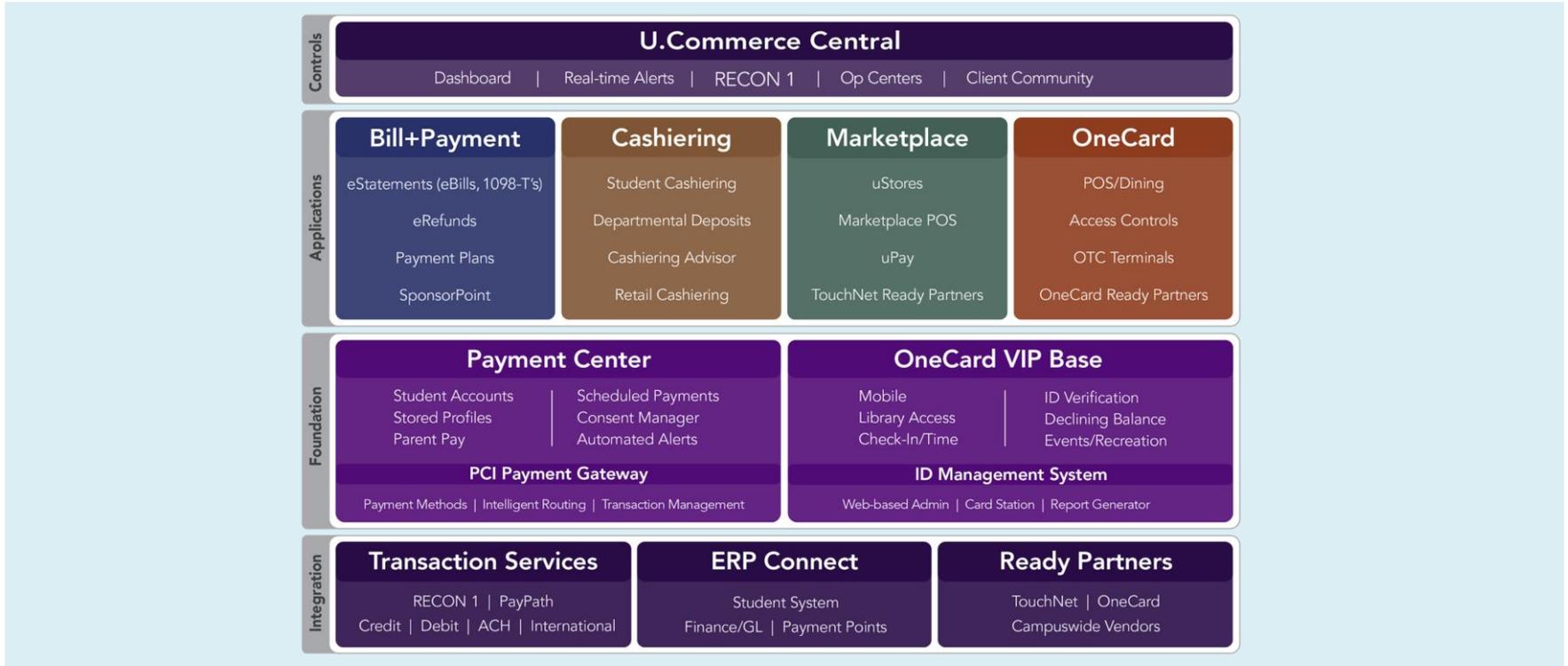
Reduces Risk and Provides Protection
SAQ C (160)

PCI Compliance Requirement

**ALL Merchants Must
be PCI Compliant.
Period.**

- Compliance is confusing and complicated so you need a trusted partner.
- Higher education has unique challenges most merchants do not face.
- TouchNet offers software, services and strategy to help your compliance efforts.

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