

PCI DSS Industry Update

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Las Vegas McCarran International Airport

Payments in Common Use



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Addressing PCI DSS in Both CUPPS and CUSS



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Industry Organizations: Working Together

- ➔ Air carriers
- ➔ Airports
- ➔ Vendors
- ➔ Card Brands



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Current Activities



- Common Use PCI (CUPCI) group
- IATA Payment Methods Working Group (PMWG)
 - Long-standing group within IATA
 - Now actively involved in the common use arena
- Definition of Roles and Responsibilities for various approaches
 - Routed via ACI-NA



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PCI Encryption Requirements



- PCI Requirements 3 & 4 state that the credit card PAN be encrypted anywhere it is stored or transmitted



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PCI in a Dedicated Use Environment



- Air carrier with a dedicated agent or passenger facing check-in equipment
 - Credit card data is encrypted at the reader, then decrypted at the merchant bank or acquirer
 - A one-to-one relationship
- A shared key between the reader and merchant bank or acquirer



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PCI in Common/Shared Use Environment



- ➔ Common/Shared use environment
 - ➔ Multiple airline applications transmitting data to multiple merchant banks or acquirers
 - ➔ Many-to-many relationship.
- ➔ Each airline and their corresponding merchant bank or acquirer would need a dedicated shared key
- ➔ A common use kiosk at MCO has as many as 20 airline applications which implies having the capability of using up to 20 separate keys



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What to DO?



- ➔ IATA PCI Solutions Group is looking at four solutions
 - ➔ IATA as an aggregator
 - ➔ A shared key between IATA and the Common/Shared use hardware
 - ➔ IATA would retransmit credit card data with a dedicated key to the airline's merchant bank or aggregator
 - ➔ United Airlines: Multi merchant/acquirer reader solution
 - ➔ Would handle up to 50 separate keys
 - ➔ Anticipated pilot in Q2 2015.
 - ➔ SITA and Amadeus Solutions
 - ➔ Planning to pilot their own aggregator solutions in common use



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ISSUES



- ➔ None of the proposed solutions would be ready until 2016
- ➔ EMV Requirements
 - ➔ U.S. banks now issuing credit cards with chips, but not pins
 - ➔ Chip and signature
- ➔ Google Wallet and Apple Pay
 - ➔ Travelers without smart phones?
- ➔ All of the proposed solutions require transaction fees



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What can you do?



- ➔ Get involved!
- ➔ IATA Passenger Experience Management Group (PEMG) meetings
 - ➔ Upcoming Common Use Working Group meeting
 - ➔ June in San Diego
- ➔ Conference calls
 - ➔ CUWG calls (register with IATA)
 - ➔ PCI calls
- ➔ PCI Info: Magali Collot: collotm@iata.org



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