

# CITGO®

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## POS News



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In 2006, VISA International, MasterCard Worldwide, Discover Financial Services and JCB jointly announced the formation of an independent council designed to manage the ongoing evolution of the Payment Card Industry (PCI) Data Security Standard (DSS). This focuses on improving payment account security throughout the transaction process.

These standards globally govern all merchants and organizations that store, process and/or transmit cardholder data. Compliance with the PCI set of standards is mandatory and is enforced by the major credit card brands that established the council.

To help you navigate through this process in the most efficient and effective way possible, CITGO has put together a reference guide that includes information on everything from mitigating risk of compromise and important settlement information to the CITGO POS equipment lease program and broadband Internet solutions.

<b>Product</b>	<b>PCI Compliant</b>	<b>Critical Dates</b>	<b>Broadband Support</b>	<b># of CITGO Locations Using System</b>	<b>Comments/Supplies</b>
<b>VeriFone</b>					
Ruby	Yes	October 31, 2009	Yes	3,950	Version 5.10 is PCI-PA-DSS compliant. All systems must be upgraded by October 2009. <b>Version 6.0 WILL require the addition of a Sapphire</b> due to internal hardware space constraints.
Ruby/Sapphire	Yes	October 31, 2009	Yes	350	Version 5.10 is PCI-PA-DSS compliant. All systems must be upgraded by October 2009.
Topaz/Sapphire	Yes	October 31, 2009	Yes	100	Version 5.10 is PCI-PA-DSS compliant. All systems must be upgraded by October 2009.
Vx570	Yes	Jan. 1, 2009	Yes	1,750	CITGO code managed by Heartland. Lease program available through CITGO at \$60 per month. New software available January 2009 via automatic download.
<b>Gilbarco</b>					
G-Site	No	Dec. 31, 2009	Yes	1,350	<b>End of Life December 2009.</b> NOT PCI compliant and never will be, per Gilbarco.
Passport	No	1st Quarter 2010	Yes	82	PCI-compliant code scheduled for certification testing 4th quarter of 2009 with production availability scheduled for 1st quarter of 2010.
Gasboy	No	Feb. 1, 2010	No	18	<b>End of Life February 2010.</b> NOT PCI compliant and never will be for CITGO application, per Gilbarco.
<b>Dresser Wayne</b>					
Nucleus	No	2nd Quarter 2009	Yes	138	CITGO PCI-certified code should be available in the 2nd quarter of 2009. Base code is currently PCI compliant under PABP. <b>*NO new systems will be added to the CITGO network.</b>
<b>Pinnacle</b>					
Palm	No	Sept. 1, 2009	Yes	114	New PCI-compliant CITGO version of code scheduled for March 2009. New CITGO version of code scheduled September 2009.
<b>Fiscal</b>	Yes	1st Quarter 2009	Yes	0	Still in certification. Scheduled for production release in the 2nd quarter of 2009.

Please contact local vendors for software upgrades and/or new equipment purchases. Software/Hardware costs vary based on location and availability.

## **The Importance of PCI DSS**

Payment Card Industry Data Security Standards are in effect today. Fines could be levied against you if you are a victim of a security breach! In addition to adhering to PCI DSS, you must also meet the following criteria by July 1, 2010:

- Operate POS software that has passed either the PCI PABP (Payment Card Industry Payment Application Best Practices) standard or PCI PA (Payment Card Industry Payment Application) standard
- Have a Payment Card Industry Pin Pad that is compliant with the Triple Data Encryption Standard for debit card processing.

If you have not met the above two standards by the deadline you will NOT be able to process credit card transactions on the CITGO network.

## **Five Steps to Mitigate Risk of Compromise**

Below are the top five things you can do to mitigate your risk of compromise:

1. Run a PCI-compliant software version on your POS equipment.
2. Run a PCI TDES-compliant Pin Pad.
3. Make sure your POS data CANNOT be accessed through an open Internet connection.
4. If you aggregate or store credit card data within your computer systems, render it non-credit card data by masking the account number. PCI allows the first six (6) digits and last four (4) digits of a credit card number to be in the clear. If you must have the full account number, make sure that you apply strong encryption.
5. Make sure that anything outside your computer system that exposes the full credit card number is treated like cash. If you are printing log files that have the full account number, lock them up! The same goes for paper receipts.

## **Re-Keys: Important Settlement Information**

As of Oct. 1, 2008, CBR transaction detail re-keys are NOT ALLOWED for any transaction older than 30 days. This requirement is mandated by the issuing card companies. In the past, you have been able to send through “dropped” transactions and CBR could re-key in order to settle the batch transaction amounts. Re-keying transactions older than 30 days is no longer an option and these transactions CANNOT be processed.

## POS Equipment Lease Program

As announced last summer, CITGO no longer maintains a lease program for Ruby POS systems. The Tulsa Payment Card Operations Center officially closed on Aug. 29, 2008. As part of this closure the following changed:

- Ruby POS equipment can no longer be leased from CITGO.
- Ruby paper (and all other paper other than the roll paper for the Vx570) is no longer supplied by CITGO.
- XPe terminals have been replaced with Vx570 terminals. Four (4) boxes of paper are supplied with this lease option per year. Ship dates are February, May, August and November.
- All billing inquiries should now go to Sonya Mayes at 1-800-533-3421, option 2, option 3.
- All Vx570 equipment is shipped from Johnson City, TN, via contract with Heartland.
- All Vx570 equipment returns should be sent to Johnson City, TN. Please contact CITGO or the CITGO HelpDesk to request a box/label for returns. Heartland does not provide pick-up service. Packages should be dropped off at the nearest FedEx counter.
- CITGO no longer provides Pin Pad encryption. Heartland does injection of the CITGO key at a cost of \$18 for new equipment and \$33 for old equipment. Your local POS provider should also have access to the CITGO key. Make sure you ask for the PCI-compliant TDES CITGO key when requesting CITGO key injection.
- Additional Vx570 roll paper can be purchased via credit card from:  
Heartland - 1-800-533-3421, option 2, option 2  
GCF – 1-800-805-8492  
Anywhere that roll paper is sold
- Ruby paper can be purchased from GCF (1-800-805-8492) via credit card.

## **Broadband Internet Solutions**

CITGO currently offers broadband Internet solutions—SPG and Datawire. However, Datawire's conversion box (the MicroNode) is no longer being manufactured. Heartland is developing a replacement product for the MicroNode box through Datawire that should be available in 2009. Information on the replacement option will be shared as soon as it is released.

Datawire is still an option if you run the Vx570, Radiant or Pinnacle POS systems as they do not require the MicroNode box to process transactions. Any other POS system requires the SPG product.

## **PCI Training**

In 2008, CITGO conducted several Webinars and regional training sessions on PCI compliance and what it means to you. Additional training is being scheduled for the 2nd quarter of 2009. It is strongly suggested that you take advantage of this training in order to identify what you can do to meet the PCI DSS requirements. A schedule of training sessions near you will be provided when it is finalized.

## **Important Contact Information**

For all software/hardware and broadband issues, please contact the CITGO Product Managers:

Jeff Maybray – 1-800-423-8434, ext. 4782

Sherry Thompson – 1-800-423-8434, ext. 5494

Donna Gordon – 1-800-423-8434, ext. 4781

For questions regarding batch settlement or equipment return, please contact:

CITGO POS Help Desk - 1-800-533-3421, option 2, option 3

If you have questions regarding PCI compliance, please contact:

Charlotte Loomiller – 1-800-423-8434, ext. 4718

Rhonda Todd – 1-800-423-8434, ext. 5366

Below is a list of Web sites that can help you navigate the PCI DSS.

- **PCI Security Standards Council**

*<https://www.pcisecuritystandards.org/>*

Here you will find the compliance standards and can obtain any of the validation documentation.

- **VISA PCI Mandates**

*<http://visa.com/cisp/>*

This site contains information about VISA's CISP-compliance program for PCI DSS. Check out the 'Alerts' section for news and information about compromises or risks within the industry.

- **VISA Pin Pad Mandates**

*<http://visa.com/pin/>*

This site provides information on VISA's PIN security enforcement program. You will also find deadlines and other information.

- **PCI Answers Blog**

*<http://pcianswers.com/>*

This blog provides a regular stream of information for clarifying the compliance process. It includes an e-mail address and phone number for questions you may have.

- **Society of Payment Security Professionals**

*<http://paymentsecuritypros.com/>*

Visit this site to join the Society and get your industry certification in the CPISM or CPISA.