



PCI DSS WORKSHOP

Presented by The Treasury Institute for Higher Education

2022

Managing Risk: Digital Payments, Cards, and Beyond

*Invited speakers and sessions subject to change
Speaker biographies are hyperlinked to their names*

Sunday, May 15, 2022

2:00 – 4:30 PM Supporter Exhibit Table Setup

4:30 – 6:30 PM Registration

5:00 – 6:30 PM Welcome Reception and Supporter Exhibits

Beverages and hors d'oeuvres will be served in the Regency pre-function area and along the Mezzanine

Those who arrive early can mingle, meet friends old and new, share challenges and triumphs, plan questions, explore the exhibit tables and generally get ready for the workshop.

Monday, May 16, 2022

7:00 AM – 5:00 PM Registration

7:00 – 8:00 AM Breakfast

General Sessions

8:00 – 8:15 AM Opening Remarks and Preconference Survey Results

Ruth Harpool, AAP, APRP, CTP and Ron King, The Treasury Institute for Higher Education PCI DSS Workshop Co-Chairs

8:15 – 8:45 AM PCI Workshop Orientation

Kevin Sisler, CTP, Director of Treasury Services, University of Kentucky and Mary Nelson, CPA, ISA, Manager, Cashier's Office, Michigan State University

This session is for everyone regardless of whether you are new to PCI, new to the PCI Workshop, a seasoned professional, long time attendee, or somewhere in the middle. Learn some helpful workshop tricks, make connections, and build a network of PCI colleagues you can rely on.

Monday continued

8:45 – 9:00 AM Meeting Room Transition

No refreshments served

Concurrent Sessions

9:00 – 10:00 AM PCI DSS Refresh

Allison, Zwaschka, *Ecommerce & Payment Security Manager, Tufts University and Ron King, PCI DSS Workshop Co-Chair, The Treasury Institute for Higher Education*

Need a PCI Data Security Standards pick-me-up? Then plan to attend this session. The speakers will provide a refresh of the current Payment Card Industry Data Security Standards, an update on current hot topics, and a discussion of recent or expected guidance documents.

9:00 – 10:00 AM Enterprise Approach to Vendor Management

Kristy Pritchett, *CIA, CFSA, CBA, Director, Student Account Services, The University of Alabama and John McElroy, Sr. Manager, Product Strategy, TouchNet*

Managing your campus payments infrastructure can be challenging. Especially when you consider the fact that your campus is likely working with 20 (or more) entities - that all need to take payments. With hundreds of vendors to select from, imagine the challenge of making sure this is all secure and compliant. It's a good thing that's not your job! Wait, what? When you consider the challenges that exist with respect to security, compliance, reconciliation, deployment, vendor management, merchant training, interchange monitoring, and chargebacks (just to name a few), the advantage of a platform approach to commerce management becomes strategic to your success.

10:00 – 10:30 AM Morning Refreshment Break, Exhibits, and Networking

Beverages and snacks will be served in the Regency pre-function area and along the Mezzanine

Concurrent Sessions

10:30 – 11:30 AM Meeting of the Minds: Comparing Roadmaps to Success

Melissa D. Hall, *PCIP, CEH, E-Commerce Manager, University of Washington and Allison, Zwaschka, Ecommerce & Payment Security Manager, Tufts University*

One of the challenges of talking to other schools about their approaches to PCI DSS is figuring out what's relevant to your school's lines of business, or conversely, how to offer appropriate advice based on your own experiences. Tufts and the University of Washington are vastly different, and we're going to talk about where those differences matter, and what are common resources and solutions that anyone can use and scale to their needs.

10:30 – 11:30 AM Disrupting International Payment Operations: A Case Study with Niagara College

Bill Crumm, *CPA, CMA, Associate Director Financial Services, Niagara College; Brad Finch, CFA, Executive Director & Head of Partnerships, CIBC Capital Markets; and Kanishk Gupta, MBA, Executive Director, CIBC Capital Markets*

Niagara College needed a centralized Accounts Receivable and Accounts Payable platform to manage foreign exchange, treasury and risk management, transaction processing, reconciliation, reporting, and a host of other critical tasks. This session will share how they worked closely with their financial institution CIBC to build such a solution. The result delivered an enhanced student experience, increased the speed of international payments, created an ERP integration, and provided for efficient and secure transactions that met the full compliance requirements of PCI DSS, Anti-Money Laundering protocols, and more.

11:30 AM – 1:00 PM Networking Lunch

General Session

1:00 – 2:00 PM Crypto 101

Preston DuBose, *PCI-ISA, Manager, E-commerce & Payment Security, Texas A&M University and Ruth Harpool, AAP, APRP, CTP, PCI DSS Workshop Co-Chair, The Treasury Institute for Higher Education*

Monday continued

The cryptocurrency world is full of unfamiliar terms like blockchain, proof of work, bitcoin, ether, gas, lightning, and many, many more. This non-technical session will educate the novice on how this cryptocurrency stuff works and the technology behind it.

2:00 – 2:30 PM Afternoon Refreshment Break, Exhibits, and Networking

Beverages and snacks will be served in the Regency pre-function area and along the Mezzanine

Concurrent Sessions

2:30 – 3:30 PM Consolidating Enterprise Payment Platforms within a Centralized Office

Kevin Doar, CISA, ISA, CIA, Director, Office of Merchant Services, University of Washington

One of the great challenges of any compliance office is handling large platforms within your scope that have multiple merchants with multiple contracts. Learn how the University of Washington took this as an opportunity, merging contracts and taking over an operational role managing enterprise platforms. The audience will learn the process of consolidation and the results including specific steps taken, the advantages and disadvantages of increasing your scope beyond compliance, and lessons learned from the political and operational discussions.

2:30 – 3:30 PM P2PE Implementation Across Campus: Updates, Solutions and Real-World Implementation

Austin Smith, Treasury Services Accountant, Mississippi State University; Tom Deloge, Director of Market Development, DishOut, LLC; Eldred Garcia, PCIP, VP Security Solutions, Head of Latin America and Caribbean Region, Bluefin Payment Systems; and Jeff Vanek, Product Owner, Nelnet Campus Commerce

PCI-validated point-to-point encryption (P2PE) has evolved significantly since its introduction in 2012. The session will discuss the most recent updates for validated P2PE and how it is enabled in various acceptance environments. We'll show how trusted third parties working together can help institutions deploy a P2PE product by using the example of Bluefin as a P2PE provider and Nelnet as a higher education software company. This session will highlight a P2PE solution case study with Mississippi State University. MSU will share their experiences in choosing the Bluefin / Nelnet P2PE solution, implementing the solution, and how they see P2PE evolving/moving across the MSU campus. The session will also provide a glimpse into how P2PE is expanding across providers and partners with the example of Dishout's implementation of P2PE and bringing this solution into the mobile payment acceptance environment, and how the influence of mobile and SMS with students is changing how the higher education payment environment operates.

3:30 – 3:45 PM Meeting Room Transition

No refreshments served

General Session

3:45 – 5:00 PM Whose QSA Is It Anyway PLUS PCI DSS Lightning Round

Facilitated by the PCI DSS Workshop Planning Committee and featuring a various speakers.

A perennial favorite! This session will combine the PCI DSS Lightning Round with the 2021 hit production of Whose QSA Is It Anyway. Get to know your QSAs from a new perspective, then stick around for a fast-paced Q and A. The session will feature a volunteer collection of session speakers and the PCI Workshop planning committee, who will address multiple PCI topics submitted by attendees via the event app. Get the app and start entering your questions.

5:00 – 6:30 PM Networking Reception and Supporter Exhibits

Beverages and hors d'oeuvres will be served in the Regency pre-function area and along the Mezzanine

Tuesday, May 17, 2022

7:00 AM – 5:00 PM Registration

7:00 – 8:00 AM Breakfast

Tuesday continued

General Sessions

8:00 – 8:15 AM Opening Remarks

Ruth Harpool, AAP, APRP, CTP and **Ron King**, The Treasury Institute for Higher Education PCI DSS Workshop Co-Chairs

8:15 – 9:30 AM SSC PCI DSS v 4.0

Emma Sutcliffe, CISM, CISA, CISSP, Senior Vice President, Standards Officer, PCI Security Standards Council

With the recent release of PCI DSS v 4.0, this session will provide key insights into how the standard has evolved to support changing payment environments. The session will focus on the key priorities of PCI DSS v 4.0, including what is new in the standard, what is new in the reporting documents, and the transition timeline.

9:30 – 10:00 AM Morning Refreshment Break, Exhibits, and Networking

Beverages and snacks will be served in the Regency pre-function area and along the Mezzanine

Concurrent Sessions

10:00 – 11:00 AM Let Them Help You: How Campus Partners Can Improve Your PCI Compliance Program

Tim Bradish, CISSP, ISA, Assistant Chief Information Security Officer, Cornell University and **Kevin Mooney**, CTP, Assistant Director of Cash Management, Cornell University

Have you ever thought about how some other departments on campus might help you improve your credit card processing environment? In this session, Kevin and Tim will talk about their lessons learned after internal auditors reviewed Cornell's PCI compliance program, and also talk about how a PCI compliance tabletop exercise can help put all your campus partners on the same page.

10:00 – 11:00 AM Campus Payment Trends

Kevin Sisler, CTP, Director of Treasury Services, University of Kentucky; **Madison Donnini**, Vice President, Working Capital Consultant, U.S. Bank; and **Lawrence Pannell**, CTP, Director, Partner & Channels Leader, Early Warning Services, LLC.

Whether you're making a payment or receiving one, the way people pay each other has changed. As consumers we've come to expect convenience, speed, and options. Now, a changing payments landscape of person-to-person (P2P) behavior is driving business-to-consumer (B2C) expectations. As a university, if you want to meet student expectations, finding alternatives for payees to receive money quickly and easily, such as a prepaid card or directly to their bank account in real time, is of great importance. In this session we will introduce the trends in consumer (student) payment habits and discuss how those trends will influence the way schools will want to make payments to the consumer (student). We will also discuss the security risks with accepting and making payment in this ever changing virtual world.

11:00 – 11:15 AM Meeting Room Transition

No refreshments served

Concurrent Sessions

11:15 AM – 12:15 PM The GLBA Safeguards Rule Changes Are in Effect! What You Need to Know NOW!

Blake Penn, CISSP, Chief Information Security Officer, Colgate University and **Edward Ko**, Director, Information Security Services, CampusGuard

In response to the continued increase in cyberattacks, ransomware, and data breaches, the Federal Trade Commission (FTC) announced new information security requirements for institutions subject to the Gramm-Leach-Bliley Act (GLBA). The Safeguards Rule applies to any entity that engages in an activity that is financial in nature, which includes colleges and universities that are issuing and administering FSA funds, student loans, etc. Hear how a university is complying with these new requirements on its own, and how others are turning to third parties to do so. Learn what this all means for you, strategies for compliance, what changes to expect in the near future, and how to harmonize all this with PCI DSS compliance.

Tuesday continued

11:15 AM – 12:15 PM Managing Merchant Services and PCI Compliance: Balancing Security, Efficiency, and Cost

Terri Mims, CTP, FP&A, Director, The Office of Treasury Operations, Purdue University and Bryan Jurewicz, Chief Operations & Revenue Officer, Arrow Payments

Colleges and universities must manage the complexity of the various business processes, software systems, and payment environments their decentralized departments use while supporting merchant needs and maintaining PCI compliance responsibilities. It is a constant challenge for large campus environments to execute a strategy that balances these initiatives with secure, efficient, and cost-effective resources. Purdue University has developed comprehensive policies and a successful program to serve the merchant needs of various departments across multiple campuses with a small internal operations team and a tight budget. Purdue has also navigated staffing changes and an exclusive processor relationship that did not have an efficient P2PE solution. Learn how Purdue's mature PCI program has evolved and optimized over the years. Hear what payment solutions, P2PE technologies, and PCI tools Purdue has leveraged along with their keys to success. This conversational presentation will help schools plan where they want to go with their payments and PCI strategies, compare programs, and benchmark their success against a large BigTen university. The audience is encouraged to ask questions throughout the presentation.

12:15 – 1:45 PM Networking Lunch

Concurrent Sessions

1:45 – 2:45 PM Benefits of Recent Fintech Advancements

Shams Lakhdir, Account Executive, Adyen and Ian Pasek, Vice President Sales, Adyen

The audience will leave this session with a current understanding of how recent advancements in Fintech may benefit their respective institutions. More specifically, through the use of innovative technology, institutions can gain valuable insight into the campus journeys of their students, parents, faculty, staff, alumni and the general public.

1:45 – 2:45 PM What Do PCI Compliance, Payment Gateways, Virtual Terminals, eCommerce, CSR, and IVR Have in Common?

Tatiana Miller, CPA, Manager of E-commerce and Receivables, Rutgers, the State University of New Jersey; Christie M. McCloskey, Senior Vice President, National Higher Education/Nonprofit/Government Strategist, PNC Bank; and James J. Mullane, CTP, Vice President Product Lead, The PNC Financial Services Group

Whether collecting of payments related to hockey rink rentals, executive education course fees or campus apartment security deposits, University Treasurers and their treasury offices are finding themselves navigating today's growing "alphabet soup" of managing multiple platforms, payment and bill presentment options. The ability to stay nimble enough while maintaining an environment that reduces PCI risk amidst this evolving payment landscape can be overwhelming. How do University Treasurers continue to keep a pulse on reducing PCI scope, while improving reporting transparency and payment posting efficiencies across their campuses? Please join this interactive session to hear case studies on the challenges that Universities have been faced with and learn how Rutgers University has started to prepare their roadmap toward receivables transformation.

2:45 – 3:15 PM Afternoon Refreshment Break, Exhibits, and Networking

Beverages and snacks will be served in the Regency pre-function area and along the Mezzanine

Concurrent Sessions

3:15 – 4:15 PM Surviving a Breach: How Virginia Tech Recovered from the Kaseya Attack

Becky Ford, Assistant Bursar for Commerce Operations and Funds Handling, Virginia Tech and Joseph K. Goodman, IT Security and Compliance Manager, Virginia Tech

In July of 2021, the Kaseya RMM was compromised by a supply chain attack that resulted in ransomware being deployed to over 1200 workstations and servers at Virginia Tech. The Division of Outreach and International Affairs (OIA) was one of the affected sites and hosted Kaseya on one of their servers. In this session, we will review the effectiveness of OIA's Incident Response Plan, the recovery process and discuss lessons learned and financial implications of the breach.

Tuesday continued

Attendees will learn how to develop and maintain an incident response plan using a real-life example to meet the expectations of requirement 12.10.

3:15 – 4:15 PM Let's Talk Cryptocurrency – An FI's View and What a Higher Ed Institution Should Be Aware of – Risk, Volatility, and More

Preston DuBose, PCI-ISA, Manager, E-commerce & Payment Security, Texas A&M University; Matt Leman, MBA, Executive Director, J.P. Morgan; and James F. Lock III, CTP, CSCIP/P, Managing Director, J.P. Morgan

Cryptocurrency and NFTs have become part of what we hear about daily – from TV commercials to news reports – but what does it really mean as to you and your institution as a method of payment? This session will focus on the perspectives of both a Financial Institution and Higher Education institution. Specifically, we will discuss what we see across the country in the retail arena along with how this is viewed from a regulatory and volatility standpoint to help inform your institution's decisions.

4:15 – 4:30 PM Meeting Room Transition

No refreshments served

General Session

4:30 – 5:30 PM ACH Rules Update

Brad Smith, AAP, Senior Director, Industry Engagement and Advocacy, Nacha

Sometimes it can seem like the Nacha Rules change faster than the score in an NBA game. It's imperative that you keep on top of things and this session will help! Learn what changes 2022 brings, including a new \$1 million limit for Same Day ACH payments, the second phase of the data security rule, and other pertinent changes to your industry. There's a lot going on; this session will help.

Wednesday, May 18, 2022

7:00 – 11:30 AM Registration

7:00 – 8:00 AM Breakfast

General Sessions

8:00 – 9:00 AM Risk in the New Remote World

Jen Stone, CISSP, QSA, Principal Security Analyst, SecurityMetrics

Two years ago, organizations scrambled to set up remote work for many employees and security was frequently an afterthought. Many colleges and universities are still working remotely, and security gaps still exist. We could be compounding these risks by returning to work without fully addressing the security vulnerabilities related to returning. Risk recognition is critical. This session will discuss how a focused risk assessment can help you identify the risks and determine security controls that will help.

9:00 – 9:15 AM Morning Refreshment Break

Beverages and snacks will be served in the Ballroom pre-function area

9:15 – 10:30 AM SSC Software Security Framework

Jake Marcinko, CISSP, Senior Manager, Emerging Standards, PCI Security Standards Council

This session will focus on the growing importance of software security in the payment ecosystem. Topics will include a review of the PCI SSC Software Security Framework (SSF), the transition from PA-DSS, and the new Secure Software Web Module due for release later this year.

10:30 AM Final Comments and Workshop Conclusion

Ruth Harpool, AAP, APRP, CTP and Ron King, The Treasury Institute for Higher Education PCI DSS Workshop Co-Chairs