



Visa Alerts Acquirers to Payment Applications that Store Sensitive Cardholder Data

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Visa rules and the Payment Card Industry Data Security Standard (PCI DSS) prohibit the storage of the full contents of any magnetic-stripe, Card Verification Value 2 (CVV2) or PIN data.

Merchants and agents are at high risk of being compromised if they use payment applications that store sensitive cardholder data or have inherent security weaknesses. It is critical that acquirers ensure that their merchants and agents do not use payment applications known to retain sensitive cardholder data elements and that acquirers take corrective action to address any identified deficiencies.

Acquirers should insist that their merchants and agents use payment applications that have been validated against Visa's Payment Application Best Practices (PABP), now known as the Payment Application Data Security Standard (PA-DSS). A list of PABP-validated applications is available at www.visa.com/cisp. A list of PA-DSS validated applications is available at www.pcisecuritystandards.org/security_standards/vpa/.

Certain payment applications are designed to store sensitive cardholder data, including full magnetic-stripe, CVV2 or PIN data, following transaction authorization. Storage of this type of data is in violation of the PCI DSS and the *Visa U.S.A. Inc. Operating Regulations* and the *Visa International Operating Regulations*. Therefore, it is critical that acquirers:

1. Ensure that their merchants and agents do not use payment applications known to retain sensitive cardholder data elements
2. Take corrective action to address any identified deficiencies
3. Insist that their merchants and agents use payment applications that have been validated against the PA-DSS

Payment Applications Storing Sensitive Cardholder Data

Payment applications often store sensitive cardholder data post-authorization without the merchant's or the agent's knowledge. Acquirers, merchants and agents should ask their payment application vendors (or resellers and integrators) to confirm that their software does not store magnetic-stripe data, CVV2 data, PINs or encrypted PIN blocks. This information can be verified by asking the payment application vendor to:

1. Disclose a list of files written by the application
2. Share a summary of the contents of those files. Acquirers, merchants and agents must confirm that all cardholder data storage is necessary and

appropriate for the transaction type.

It is critical for acquirers to ensure that merchants and agents using these applications take appropriate action to eliminate sensitive cardholder data from being stored on their systems. This may be accomplished by implementing an updated application version or patch made available by the vendor, or by selecting an alternative PABP or PA-DSS validated application.

In addition to upgrading the application, any historical storage of sensitive cardholder data must be securely wiped from all systems immediately. A secure wipe utility should be obtained from the software vendor or from a third party vendor. In addition, any merchant intending to purchase “used” equipment should verify that the systems in question are free of sensitive cardholder data.

To further assist with this process, Visa has compiled the following list of applications that have been identified as storing full magnetic-stripe data. In some cases, the product vendor has provided a recommended fix to address the magnetic-stripe data issue; these product versions or patches are also noted. If a PABP or PA-DSS validated product version of the application is available, it is noted as well.

Updates to this list will be made periodically and changes may be made to the listing of products that affect Visa’s views. This list is not to be published publicly; however, acquirers may share this list with their merchants and agents. When sharing this list, acquirers must not publish the list to a website or to a place where the list may be made publicly available. For detailed information about these products and their respective fixes or upgrades, please contact the product vendors directly.

The information provided herein is provided “AS IS,” with no warranties, expressed or implied, including, but not limited to, the implied warranties of merchantability and fitness for a particular purpose and/or non-infringement. The information provided in this article is subject to change by Visa, with or without notice. Although Visa makes good faith efforts to provide accurate and complete information, merchants (or anyone else using the information set forth on the following list) remain responsible for confirming the accuracy of this information including, but not limited to, confirming with the appropriate payment application vendor whether the version of the application identified below stores sensitive authentication data (i.e., magnetic-stripe data, CVV2 data, PINs or PIN blocks) and is in compliance with PABP/PA-DSS. Use of any one or more of the applications below does not guarantee or ensure compliance with the PCI DSS and does not satisfy acquirers’ obligation to perform their own evaluation and due diligence to ensure the PCI DSS compliance of their merchants and agents.

As they are identified, Visa will share with acquirers the names of any additional payment applications that may retain sensitive cardholder data.

PAYMENT APPLICATION VENDOR	DATE PUBLISHED / UPDATED	PRODUCT VERSION THAT MAY RETAIN MAGNETIC-STRIPE DATA	PRODUCT VERSION / PATCH THAT DOES NOT RETAIN MAGNETIC-STRIPE DATA	PABP / PA-DSS VALIDATED PAYMENT APPLICATION
ACI Worldwide, Inc. www.aciworldwide.com	November 2008 March 2009	OpeN/2 All versions prior to v6.2	OpeN/2 v6.2, v6.3	OpeN/2 v6.3

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Affiliated Computer Services, Inc. www.acs-inc.com	July 2007	WebPRCS All versions prior to v7.0	WebPRCS v7.0+	
	July 2007	Omnimatic v3.1, 2.1		
	July 2007	PRCS – TIM All versions prior to v4.0	PRCS – TIM v4.0+ WebPRCS v7.0+	
	July 2007	PRCS – PC All versions prior to v6.1	PRCS – PC v6.1+ WebPRCS v7.0+	
AutoGas www.autogas.com	October 2007	AutoGas REGAL All versions prior to Streamline 2 v4.10	AutoGas REGAL Streamline 2 v4.10	AutoGas REGAL Streamline 2 v4.10
CAM Commerce Solutions www.camcommerce.com	January 2008	Profit\$ All versions prior to v3.5 release 9	Profit\$ v3.5 release 9 and later	
Comdata www.comdata.com	October 2007	Trendar All versions prior to v617	Trendar v617	
Emporos Systems www.emporos.net	January 2008 November 2008	MerchantSoft POS v7.0.0.3c	MerchantSoft POS v7.0.0.6xml	MerchantSoft POS v7.1.0.1
Excentus www.excentus.com	October 2007	Reward Fuel Controller All versions prior to v3.0	Reward Fuel Controller v3.0	
Focus POS Systems, Inc. www.focuspos.com	October 2007	Focus POS All versions prior to v6.11.23	Focus POS v6.11.23	Focus v7.4
Gilbarco Veeder-Root www.gilbarco.com	October 2007 May 2008 November 2008	Passport All versions prior to v6.00.xx	<i>Customers operating the versions listed should contact Gilbarco to obtain upgrades</i>	Passport (Concord/First Data) v6.00.23.02M
	October 2007	G-SITE ADS – Chicago All versions prior to v22.1.0.3		Passport (Exxon Mobil) v6.00.28.02M
	October 2007	G-SITE Concord/Buypass All versions prior to v6.4.03		
HotSauce Technologies www.hotsaucepos.com	October 2007 May 2008 November 2008	HotSauce Restaurant Management Solutions (RMS) All versions prior to v5.9.6.1	HotSauce Restaurant Management Solutions (RMS) v5.9.6.1+	HotSauce Restaurant Management Solutions (RMS) v5.9.6.1+
	July 2007	EVS v1	EVS v2+	

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IBM www.ibm.com	October 2007	ACE Electronic Payment Support (EPS) v6 All levels prior to S106	ACE Electronic Payment Support (EPS) v6 Level S106 and later	
	October 2007	ACE Electronic Payment Support (EPS) v5 All levels prior to P150	ACE Electronic Payment Support (EPS) v5 Level P150 and later	
	October 2007	ACE Electronic Payment Support (EPS) v4 All levels prior to N166	ACE Electronic Payment Support (EPS) v4 Level N166 and later	
	October 2007	ACE Electronic Payment Support (EPS) v3 All levels prior to M207	ACE Electronic Payment Support (EPS) v3 Level M207 and later	
	July 2007 March 2009	StorePay All versions prior to v5.0	StorePay v5.0+	StorePay v5 Release 1
ICVERIFY, Inc. www.icverify.com	April 2007	ICVERIFY for Windows v2.x (produced by CyberCash, Inc. prior to 2002)	ICVERIFY for Windows v3.x	ICVERIFY for Windows v4.0.3
			ICVERIFY for Windows v2.x Service Pack 1 (Available since 2003)	ICVERIFY for Windows v4.0 (Available since 2005)
Integrated Business Systems, Inc. www.goibs.com	July 2007	Club Management System v6.42.0.0	Club Management System v6.6+	
ISD Corporation www.isdcorporation.com	July 2007 March 2009	Message Sentry v1 for iSeries	Payment Switch Framework Authorization & Settlement Suite v6.0+ or v5.1+ for JAVA	Payment Switch Framework Authorization & Settlement Suite v6.4, v6.0, v5.1 for JAVA
	July 2007 March 2009	Message Sentry v1 for UNIX		Payment Switch Framework Authorization & Settlement Suite v5.3, v5.2, v5.1 for UNIX
	July 2007 March 2009	Message Sentry v1 for Mainframe	See v5.1+ for iSeries or UNIX See v6.0+ for JAVA	Payment Switch Framework Authorization & Settlement Suite v5.3, v5.2, v5.1 for iSeries
	July 2007	Payment Switch Framework Authorization & Settlement Suite v1.0	Payment Switch Framework Authorization & Settlement Suite v6.0+	
MenuSoft www.digitaldining.com	April 2007	Digital Dining All versions using a DDServ.dll file prior to v7.3.0350	Digital Dining All versions using a later DDServ.dll file to and including v7.3.0350	Digital Dining v7.3.04
			Digital Dining v7.3.03	

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Micros www.micros.com	April 2007	8700 HMS v2.70 through v2.70.14 *	8700 HMS v3.00			
			8700 HMS v2.70.15+			
	April 2007	8700 HMS v2.50 through v2.50.20 *	8700 HMS v2.50.21+			
	April 2007	8700 HMS v2.11.0 through v2.11.9 *	8700 HMS v2.11.10+			
	April 2007	8700 HMS v1.00 through v2.10				
	April 2007 May 2008	9700 HMS All versions prior to v2.50	9700 HMS All later versions to and including v2.50 *		9700 HMS v3.2 9700 HMS v3.1 9700 HMS v3.0 Service Pack 6 through 12	
	March 2009	Opera Hotel Edition v5.0	Opera Hotel Edition v5.0 SP 5.0.01.00/15+		Opera Hotel Edition v5.0 SP 5.0.01.00/15	
	March 2009	Opera Hotel Edition v4.0.1	Opera Hotel Edition v4.0 SP 4.04.02/36+		Opera Hotel Edition v4.0 SP 4.04.02/36	
	March 2009	Opera Hotel Edition v4.04.02				
	March 2009	Opera Hotel Edition v3.6.1E03				
	April 2007 March 2009	RES 3000 v3.2.0 *	RES 3000 v3.2.1+		RES 3000 v4.4	
	April 2007 March 2009	RES 3000 v3.1.0 *	RES 3000 v3.1.3+		RES 3000 v4.3 HF1	
	April 2007 March 2009	RES 3000 v1 through v3.0			RES 3000 v4.1 RES 3000 v4.0.17.502	
	Multi-Systems, Inc. www.msolutions.com	July 2007	WinPM v1.90		WinPM v1.95	
		July 2007	WinPM v1.80			
July 2007		WinPM v1.63				
July 2007		WinPM v1.62				
NCR www.ncr.com	July 2007	ScanMaster All 2.1.xx.xx versions prior to v2.01.00.30	Advanced Checkout Solution (ACS) v6.0+	Advanced Checkout Solution (ACS) v6.02.01		
	July 2007	ScanMaster All 2.0.xx.xx versions prior to v2.00.03.12		Advanced Checkout Solution (ACS) v6.00.10		
	July 2007	ScanMaster All 1.2.xx.xx versions prior to v1.2.3.26		Advanced Checkout Solution IR (ACS-IR) v6.01.04		
	July 2007	ScanMaster v1.1.6.xx				
osCommerce www.oscommerce.com	January 2008	osCommerce v2.1				

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Posera www.posera.com	April 2007	Maitre'D All later versions prior to v2005 Service Pack 3	Maitre'D All later versions prior to and including v2005 Service Pack 3	Maitre'D v2005 Service Pack 3
	April 2007	Maitre'D All versions prior to v2003 Service Pack 11	Maitre'D All later versions prior to and including v2003 Service Pack 11	Maitre'D v2003 Service Pack 11
	April 2007	Maitre'D All versions of v2002		
Postilion (S1 Corporation) www.postilion.com	May 2008	Realtime Framework All versions prior to v4.2 Service Pack 3	Realtime Framework All later versions prior to and including v4.2 Service Pack 3	Realtime Framework v4.3
Radiant Systems www.radiantsystems.com	April 2007	Aloha Suite All versions prior to v5.3.15	Aloha Suite All later versions prior to and including v5.3.15	Aloha Suite v6.1
				Aloha Suite v5.3.15
Southern DataComm www.protobase.com	April 2007	ConnectUp All versions	ProtoBase® v4.83.xx	ProtoBase® v6.01
	April 2007	PopsOn All versions	ProtoBase® v4.82.xx	ProtoBase® v6.0
	April 2007	ProtoBase® v4.80.xx	ProtoBase® v4.81.xx	
	April 2007	ProtoBase® v4.7x.xx		
	April 2007	PBAdmin® v5.00.xx	PBAdmin® v5.02.xx	
	April 2007	PBAdmin® v4.01.xx	PBAdmin® v5.01.xx	
SpeedLine Solutions www.speedlinesolutions.com	March 2009	SpeedLine POS All versions prior to and including v4.3	SpeedLine POS v5.0+	SpeedLine POS v6
TAM Retail, a division of Lode Data Systems, Inc. www.tamretail.com	November 2008	The Assistant Manager All versions prior to v9.0	The Assistant Manager v9.0	The Assistant Manager v10.0

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VeriFone, Inc. www.verifone.com	January 2008	Ruby PTIPAK (Chase Paymentech) All versions prior to v4.00 – Base 161 PABP	Ruby PTIPAK (Chase Paymentech) v4.00 – Base 161 PABP	Ruby PTIPAK (Chase Paymentech) v4.00 – Base 161 PABP
	July 2007	Ruby, Topaz Buypack (First Data) v4.01.xx	Ruby Buypack (First Data) v4.08.xx	
	July 2007	Ruby, Topaz Buypack (First Data) v2.10.xx	Topaz Buypack (First Data) v4.09.xx	Ruby/Sapphire/Topaz Buypack (First Data) v5.04 – Base 161 PABP
	July 2007	Ruby, Topaz Buypack (First Data) v2.09.xx		
	July 2007	Ruby, Topaz Buypack (First Data) v2.08.xx		
	July 2007	Ruby, Topaz (<i>Store & Forward Fleet and Debit</i>) Buypack (First Data) v4.07.xx		
	July 2007	Ruby, Topaz (<i>Store & Forward Fleet and Debit</i>) Buypack (First Data) v4.06.xx		

* For the noted Micros applications, third party solutions developed by Shift4 and Merchant Link may support a merchant's PCI DSS compliance. These third party solutions may or may not be endorsed / created by the original product vendor. Please refer to the list of Validated Payment Applications at www.visa.com/cisp and contact the product vendors for more information.

For More Information

Contact your Visa Account Executive or call (888) 847-2242 to speak with a Visa subject matter expert.

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