

The blackfoot Quarterly

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Welcome

Hello and welcome to the first Blackfoot Newsletter. At Blackfoot we consider communicating with our partners as a key part of our ethos, and this quarterly newsletter will now form part of our service.

So why now and what can you expect? We all get bombarded with information from acquirers, vendors, card schemes and other governing bodies and it can become all a bit overwhelming. Whilst we won't be able to cover everything, and nothing replaces speaking directly to these entities we hope that this newsletter will help you stay on the right track in keeping your business safe and secure. We aim to cover anything information security related be it PCI DSS, ISO 27001 or data protection.

In each newsletter we will bring you the latest news as well as at least one article on a particular subject. Rest assured our impartiality remains, and we will not have partners selling any products to you via our newsletter it will just be facts.

So let's start off with a few words from Matthew Tyler the Blackfoot CEO on his thoughts on the year and what next holds in store.

Wow what a year, massive highs and lows; Olympics and Economy. Our Olympians and Paralympians struck gold and showed us just what can be achieved; but our economy is bumping along the floor. It feels like the country is being kicked around by an Accrington Stanley rather than a Manchester United.

Will 2013 be any better? Well frankly yes. What do we excel and lead the world in? The largest net contributors to both GDP as well as export surplus are services be they financial (they aren't all bankers and even they aren't all bad) insurance, technology as well as not forgetting that we are a nation of shopkeepers and retail is in our blood.

Outside of the EU, the rest of the world is expected to grow at around 5-6%.

Back in the UK we have the roll out of 4G and all that means for e-tailers as well as retailers - you may not need wired networks for too much longer.

In payments V.ME will give a 'one click' buy e-commerce wallet and will start to become ubiquitous. We also have new players such as Square and MPOWA coming to market with 'out of network payments' options emerging, all of these seem both disruptive and cool.

So here's to 2013 and all it brings.

Matthew Tyler
CEO



Quarterly Review



On the 17th October Blackfoot held our latest Client Event at the Tower of London. We had presentations from Doug Hewitt at Interbrand, Frank Stajano of the University of Cambridge as well as Blackfoots own John Elliot. A networking drink and a private tour of the Crown Jewels followed. We have had some great feedback, so watch out for the next event.



The new Blackfoot website has been launched, if you haven't had a look yet please do so... after reading this newsletter! The website can be found at www.blackfootuk.com

Some PCI news for you; on the 15th November the PCI Security Standards Council released guidance on requirement 12.1.2 concerning Risk Assessments. As a result of a Special Interest Group there is now a best practice guide on what methodology you may want to use be it ISO, NIST or OCTAVE as well as what to consider and the importance of conducting risk assessments. Please see the PCI SSC website for further details.

You can now attain a professional PCI accreditation called

PCIP. You have online training and then sit a formal exam. Please see the PCI SSC website for further details on costs and availability of the course.

This year the PCI SSC have been pretty busy and released several documents covering P2PE both a Self Assessment Questionnaire and guidance, mobile payment security guidelines, PA DSS 2.0 and PTS guidance. all of these can be found on their website www.pcisecuritystandards.org

If you are not compliant with PCI DSS, do not forget to submit your quarterly PCI progress updates to your acquirer before the end of December. For formal submission deadlines please speak to your acquirer directly.



Some of the Blackfoot team decided to get a bit hairier and joined in Movember. For all of November attempts were made to grow facial

hair in aid of Institute of Cancer Research and Prostate Cancer UK. A big thank you to those of you that have donated we raised over £500 at last count. If you didn't get to see us out and about or if you would like to donate please go to our Movember page:

<http://uk.movember.com/team/825785>



REGULATION CHANGE

Data Protection Regulation

In 2014 data protection regulation will be changing, are you ready? You may have already seen our white paper on the expected changes to an EU version that will be released. It's not all about increasing fines and naming and shaming, there are clear positives too. If your business only had one piece of data protection legislation to follow in Europe rather than one per country, the time and money you could save may be significant. However, you have to start thinking about your business, what data you hold and where it is and who is responsible. To see more on what is expected to change see our white paper on this website in our document library

<http://www.blackfootuk.com/documents.html>

FUTURE EDITIONS OF BLACKFOOT NEWS

Application Security

Throughout 2013 we'll be writing about a subject that Blackfoot has been talking to clients about for some time, and that is application security. Good application security should be part of everyone's multi-layered risk and security posture. Building secure applications means less reliance on your network security as your data is kept securely in your applications. To use our favourite M&M analogy why have a chocolate M&M which is hard on the outside but soft on the inside, when you can be a peanut M&M hard on the outside and inside.



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