

**In Pursuit of a
Better Payment
System**



**Secure Payments Task Force
Information Sharing Data Sources**
*DMF Vote Results Addendum:
Vote and Comment Record*

Published November 17, 2017

Executive Summary

In January 2015, the Federal Reserve published the *Strategies for Improving the U.S. Payment System*, a multi-faceted plan for collaborating with payment system stakeholders to enhance the speed, safety, and efficiency of the U.S. payment system. As a result, the Secure Payments Task Force was established in June 2015 to provide a forum for stakeholders to advise the Federal Reserve in its leader/catalyst and operator roles on payment security matters, and identify and promote actions that can be taken by payment system participants collectively or by the Federal Reserve System. The task force has produced the Information Sharing Data Sources as one of their key deliverables. The task force is now being asked to officially approve and then publish the Information Sharing Data Sources.

The task force vote was conducted from October 11 to October 27 to approve the Information Sharing Data Sources. This document (*Vote Results Addendum: Vote and Comment Record*) includes votes of each Secure Payments Task Force member as well as comments. The *Vote Results*, which can be found in a separate document, provides the numerical results of the vote, at both the task force and voting segment level. In accordance with the Decision-Making Framework, these documents will be published on FedPaymentsImprovement.org.

Information Sharing Data Sources Approval

Approval of the Information Sharing Data Sources was achieved in accordance with the Decision-Making Framework, which is applied to task force work products requiring a super majority consensus. Task force members who voted were asked to: (1) “Consent,” with an option to provide comments; (2) “Stand Aside,” with an option to provide comments; or (3) “Object,” with a required declaration of concerns and a proposal for an alternative approach that addresses those concerns. With 55% of task force members participating in the vote, the framework achieved a decisive 99% consent rate as well as the consent of all eight industry segments. (Details can be found in the *Vote Results*.) On **November 3, 2017** the Secure Payments Task Force chair recorded Information Sharing Data Sources as approved and final based on the results of the task force vote.

Information Sharing Data Sources

Task Force Vote Record

Last Name	First Name	Organization	Voting Segment	Vote*	Comments* (Y/N)
Ahlstrom	Paul	Alta Group Americas	Other Stakeholders	Consent	N
Alvarez	Troy	Intel Corp	Non-Bank Providers	Consent	N
Anderson	Adam	Bank of Commerce	Small Financial Institutions	Consent	N
Arminio	Maria	Avenue B Consulting	Other Stakeholders	Consent	N
Aubol	Larry	TASCET	Non-Bank Providers	Consent	Y
Avena	Sherry	Interactive Financial Services Group, Inc.	Non-Bank Providers	Consent	Y
Barrows	Becky	TTCU The Credit Union	Medium Financial Institutions	Consent	N
Bartoo	Deborah	PSCU	Non-Bank Providers	Stand aside	Y
Beckman	Michelle	American Express	Non-Bank Providers	Consent	N
Benardo	Michael	FDIC	Other Stakeholders	Stand aside	N
Boden	Kim	Western Union	Non-Bank Providers	Consent	N
Bradfute	Richard	James Polk Stone Community Bank	Small Financial Institutions	Consent	Y
Bretz	Derrick	Computer Services, Inc.	Non-Bank Providers	Consent	N
Burchess	Danna	Five Points Bank	Small Financial Institutions	Consent	N
Callahan	Mary Ann	Paxos Trust Company, LLC	Non-Bank Providers	Consent	N
Campbell	Angela	UMB Bank, NA	Medium Financial Institutions	Consent	N
Carlson	John	The Financial Services Information Sharing and Analysis Center	Other Stakeholders	Consent	Y
Chadwick	Laura	National Restaurant Association	Other Stakeholders	Stand aside	N
Colvin	Ben	MasterCard	Non-Bank Providers	Object	Y
Danvers	Christopher	American Airlines Federal Credit Union	Medium Financial Institutions	Consent	N
Dickerson	Kelly	Shore United Bank	Medium Financial Institutions	Consent	N
Dooley	Terry	SHAZAM Network	Non-Bank Providers	Consent	Y
Dresner	Andrew	JP Morgan Chase	Large Financial Institutions	Consent	N
Drohman	Jason	The Western State Bank	Small Financial Institutions	Consent	Y
Duke	Jim	Wood Forest Bank	Medium Financial Institutions	Consent	N
Dulaney	Travis	Push Payments	Non-Bank Providers	Consent	N
Evans	Frazier	Individual Participant	Other Stakeholders	Consent	N
Faoro	Dave	Verifone, Inc.	Non-Bank Providers	Consent	N
Farren	Angi	UMACHA	Other Stakeholders	Consent	N
Feng	Shuying	Barclays	Medium Financial Institutions	Consent	N
Fors	Terry	Deluxe Corporation	Non-Bank Providers	Consent	N
Freeman	Sharon	Macon-Atlanta State Bank	Small Financial Institutions	Consent	N
Gilbert	Chris	Bankers' Bank of Kansas	Small Financial Institutions	Consent	N
Gimello	Sarah	Paychex Inc.	Non-Bank Providers	Consent	N
Grant	Angel	RSA Security LLC	Non-Bank Providers	Consent	N
Guerrier	Amma	Xenith Bank	Medium Financial Institutions	Consent	N

* Comments associated with votes are included in the second section of this report.

Last Name	First Name	Organization	Voting Segment	Vote*	Comments* (Y/N)
Hallowell	Curtis	Cummins Allison Corp.	Non-Bank Providers	Consent	N
Hardison	Clint	SunTrust	Large Financial Institutions	Consent	N
Hart	Annmarie	MagTek, Inc	Non-Bank Providers	Consent	N
Hennessy	Jane	G2 Web Services	Non-Bank Providers	Consent	Y
Hill	Christopher	Bankers' Bank of the West	Small Financial Institutions	Consent	Y
Holloway	Lauren	PCI Security Standards Council	Other Stakeholders	Consent	Y
Horwedel	Mark	Merchant Advisory Group	Other Stakeholders	Consent	N
Jackson	David	Marketcy	Other Stakeholders	Consent	N
Jenkins	Rue	Costco Wholesale Corporation	Business End Users	Consent	N
Jensen	Austen	Retail Industry Leaders Association (RILA)	Other Stakeholders	Consent	N
Jones	Dewayne	Regions Financial	Large Financial Institutions	Consent	N
Kendall	Russell	Bank of America	Large Financial Institutions	Consent	Y
King	Thaddeus	The Pew Charitable Trusts	Consumer Interest Organizations	Consent	N
Kozlowski III	Theodore	Individual Participant	Other Stakeholders	Consent	N
Lafferty	Tracy	Alloya Corporate FCU	Medium Financial Institutions	Consent	N
Larimer	Jane	NACHA - The Electronic Payments Association	Other Stakeholders	Consent	N
Leirer	Richard	Jaguar Software	Non-Bank Providers	Consent	N
Lindgren	Stephen	Cornhusker Bank	Small Financial Institutions	Consent	N
Lucas	Joyce	Kacil Business & Technology Consulting Firm	Other Stakeholders	Consent	N
Luhtanen	Reed	Wal-Mart Stores, Inc.	Business End Users	Consent	N
Mares	Brad	Target Corporation	Business End Users	Consent	N
Martindale	Suzanne	Consumers Union	Consumer Interest Organizations	Consent	Y
Martz	Stephanie	National Retail Federation	Other Stakeholders	Consent	N
McGloin	Andrew	Visa	Non-Bank Providers	Consent	Y
McNaughton	Ryan	North American Banking Company	Small Financial Institutions	Consent	N
Mention	Cedric	Killeen Independent School District	Government-End User	Consent	Y
Merlet	Janet	NEACH	Other Stakeholders	Consent	N
Merolla	Casey	First Annapolis Consulting	Other Stakeholders	Consent	N
Mirajkar	Rakesh	Capital One	Large Financial Institutions	Stand aside	N
Montis	Will	AgriBank, FCB	Large Financial Institutions	Consent	N
Mott	Steve	BetterBuyDesign	Other Stakeholders	Consent	Y
Newton	Sherry	Transwestern Commercial Services	Other Stakeholders	Consent	N
O'Brien	Richard	Payment Pathways	Non-Bank Providers	Consent	N
Ondo	Dave	PNC Bank	Large Financial Institutions	Consent	N
Parks	Justin	BB&T	Large Financial Institutions	Consent	N
Parry	Richard	Parry Advisory	Other Stakeholders	Consent	Y
Pascual	Alphonse	Javelin Strategy and Research	Other Stakeholders	Stand aside	N

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Last Name	First Name	Organization	Voting Segment	Vote*	Comments* (Y/N)
Penny	Bryan	Nordstroms	Business End Users	Consent	N
Peretti	Brian	Department of the Treasury - OCIP	Other Stakeholders	Consent	N
Perrelli	Frank	BNY Mellon	Large Financial Institutions	Consent	N
Picillo	Philip	Webster Bank	Medium Financial Institutions	Consent	Y
Press	Aaron	Lexis Nexis Risk Solutions	Non-Bank Providers	Consent	N
Pudmanabhan	Suchitra	CBW Bank	Small Financial Institutions	Consent	N
Ranzini	Stephen	University Bank	Small Financial Institutions	Consent	N
Reddy	Nishanth	Blue Pebble Solutions, Inc.	Non-Bank Providers	Stand aside	N
Rogers	Paul	United Bankers' Bank	Medium Financial Institutions	Consent	N
Ruden	Seth	ACI Worldwide	Non-Bank Providers	Consent	N
Sandqvist	Niklas	Aera Payment and Identification AS	Non-Bank Providers	Consent	N
Scanio	Salvatore	Ludwig & Robinson PLLC	Other Stakeholders	Consent	N
Schurr	Eric	TMG Financial Services	Non-Bank Providers	Consent	N
Seeterlin	Donald	Chesapeake Bank	Small Financial Institutions	Stand aside	N
Srinivasan	Ganesh	Volante Technologies Inc	Non-Bank Providers	Consent	N
Stoltz	Rochelle	Coulee Bank	Small Financial Institutions	Consent	Y
Story	Jeff	The Bankers Bank	Small Financial Institutions	Consent	N
Strayer	Victoria	TSYS	Non-Bank Providers	Consent	N
Tapling	Peter	Early Warning	Non-Bank Providers	Consent	N
Tatge	David	R4 Technologies	Non-Bank Providers	Consent	N
Tonne	Cary	Affinity Plus Federal Credit Union	Medium Financial Institutions	Consent	N
Trusheim	Stephen	SignalFire, LLC	Other Stakeholders	Consent	N
Trusko	Kirsten	IRC Advisory	Other Stakeholders	Consent	N
Ulrich	Glen	U.S. Bank	Large Financial Institutions	Consent	N
Vanderhoof	Randy	Smart Card Alliance/EMV Migration Forum	Other Stakeholders	Consent	N
Volmar	Scott	InterComputer Corporation	Non-Bank Providers	Stand aside	N
Wallen	Charles	Spectrum	Non-Bank Providers	Consent	Y
Weaver	Michelle	Extraco Banks	Small Financial Institutions	Consent	N
Wilkes	Bradley	WingCash, LLC	Non-Bank Providers	Consent	N
Williams	Christopher	Exponent Inc.	Other Stakeholders	Consent	N
Williquette	Joel	Capital Credit Union	Medium Financial Institutions	Consent	Y
Wyson-Constantine	Heather	American Bankers Association	Other Stakeholders	Consent	N
Zhang	Yuemei	Wells Fargo	Large Financial Institutions	Consent	Y
Zietlow	Robert	Bankers' Bank	Small Financial Institutions	Consent	N
Zirkle	Amy	Electronic Transactions Association	Other Stakeholders	Consent	N

* Comments associated with votes are included in the second section of this report.

Information Sharing Data Sources

Task Force Comment Record

Information Sharing Data Sources – Vote and Comment Record

Last Name	First Name	Voting Segment	Comment Type	Comment
Aubol	Larry	Non-Bank Providers	Consent	Well Done!
Avena	Sherry	Non-Bank Providers	Consent	No comments.
Bartoo	Deborah	Non-Bank Providers	Stand aside	Was not involved in this work or meetings and it would take too long to get up to speed.
Bradfute	Richard	Small Financial Institutions	Consent	I like the premise stating, "The listing is for informational purposes and is not intended as an endorsement..." I think this is a good work product and one we need to get into the public sphere as soon as we can.
Carlson	John	Other Stakeholders	Consent	Thanks for the opportunity to review and vote on the list of information sharing data sources. First, the FS-ISAC appreciates having the FS-ISAC and FS-ISAC's Payment Risk Committee listed as sharing "general" information. I also wanted to alert you to another FS-ISAC group called the Community Institutions and Associations Council (CIAC) which also shares "general" information about fraudulent activities such as dates, geographical area, dollar amounts and sometimes SIC and Merchant ID information. To participate in the CIAC one has to be a paid financial institution member of the FS-ISAC. Second, we wanted to point out that in addition to the FS-ISAC's paid membership, the FS-ISAC offers financial institutions a free membership called the Critical Notification Only Participant (CNOP). It is for those financial institutions who only wish to receive the most critical public alerts. This membership offers no access to the FS-ISAC member portal, participation in email distribution lists, or any of the other benefits that the FS-ISAC offers (as noted on our public website: https://www.fsisac.com/how-much-does-it-cost-join) Third, given the large number of entities listed in the information sharing data sources, we believe it would be helpful if the information was better organized. As compiled, it is a mixture of public and private sector entities and not even listed in alphabetical order. It begs the question as to what is the organizing principle around how the information is listed? Finally, we are unclear why entities such as MS-ISAC and IT-ISAC are listed since they are not eligible for financial institutions to join.
Colvin	Ben	Non-Bank Providers	Object	Mastercard votes "Object" to the proposal because how the Information Sharing Data Sources document and its contents will be used or the expectations regarding content availability is not clear; therefore, we are reluctant to include references to Mastercard proprietary information (e.g., BIN tables) and any of our services (e.g., notification of fraud trends; alerting and blocking services) in the document. As an alternative, we propose the Secure Payments Task Force members clarify the objectives for publishing this list, its intended use, and the parameters for accessing any proprietary data or services. We also recommend that the Secure Payments Task Force members define the types of input from trade associations (e.g., ETA, MAG, NRF) and the safeguards to ensure inputs from the trade associations remain objective with regard to all industry participants.
Dooley	Terry	Non-Bank Providers	Consent	It is an excellent resource and will provide significant value to the industry.
Drohman	Jason	Small Financial Institutions	Consent	Great job everyone involved!!!!
Hennessy	Jane	Non-Bank Providers	Consent	If possible, I would like to add our company, G2 Web Services as one of the examples of vendors that provide fraud solutions. I know the list wasn't exhaustive, but as a SPTF member, it would be great if G2 could be listed as an example. Thank you for your consideration.
Hill	Christopher	Small Financial Institutions	Consent	A nitpicky observation compared to the original list that was being developed, would be to try and group information sharing sources of a similar nature, otherwise it is more difficult to identify gaps in the document as it evolves. (i.e. Regulatory Agencies: FDIC, page 1; Federal Reserve, page 4; CSBS, page 5; OCC, page 6; NCUA & FFIEC, page 7) I also realize this is essentially public information, however I do not know if any source listed can or should be able to opt out, having been told by the head of FDIC Supervision that it is "not an intelligence agency" yet the document states that their information is freely available. Just because they have been added, does not mean they are worthwhile sources and just muddy the proverbial waters.

Information Sharing Data Sources – Vote and Comment Record

Last Name	First Name	Voting Segment	Comment Type	Comment
Holloway	Lauren	Other Stakeholders	Consent	Please add the Payment Card Industry Security Standards Council (PCI SSC) to the Information Sharing Data Sources document as a source of free payment security information. Our website is https://www.pcisecuritystandards.org/ . In addition to our numerous payment security standards (such as PCI DSS), we have a wealth of other payment security information including several hundred FAQs, guidance documents on a variety of topics (e.g. payment terminal skimming prevention, penetration testing, etc.), infographics (phishing, strong passwords, etc.), fact sheets, etc. We also have a series of payment protection resources written specifically for small merchants, using plain language and no tech jargon.
Kendall	Russell	Large Financial Institutions	Consent	How the list will be managed going forward seems will be an interesting topic. (E.g. who can be in the list and who can't, etc.)
Martindale	Suzanne	Consumer Interest Organizations	Consent	Nice work all! This will definitely provide value to the payments community.
McGloin	Andrew	Non-Bank Providers	Consent	I have indicated some clarifying comments below to improve the accuracy and neutrality of this document. I am supportive, with the inclusion of these changes. A modification should be made to the description for the National Cybersecurity Center of Excellence (NCCoE) entry (https://nccoe.nist.gov/) on page 3. The language, particularly around how this organization addresses standards, is not accurate. Rather, we should replace it with the following content as stated on the About Us section of their website as of today's date: The National Cybersecurity Center of Excellence (NCCoE), a part of the National Institute of Standards and Technology (NIST), is a collaborative hub where industry organizations, government agencies, and academic institutions work together to address businesses' most pressing cybersecurity issues. This public-private partnership enables the creation of practical cybersecurity solutions for specific industries, as well as for broad, cross-sector technology challenges. Through consortia under Cooperative Research and Development Agreements (CRADAs), including technology partners—from Fortune 50 market leaders to smaller companies specializing in IT security—the NCCoE applies standards and best practices to develop modular, easily adaptable example cybersecurity solutions using commercially available technology. The NCCoE documents these example solutions in the NIST Special Publication 1800 series, which maps capabilities to the NIST Cyber Security Framework and details the steps needed for another entity to recreate the example solution. ----- For the "Location of Information" of Vendor Fraud and Risk Management Systems sections on pages 10-11: It may be inappropriate to have an incomplete list of vendors included in the Location of Information section, as this may signal favoritism for some vendors over others. Recommend removing reference to specific company names. ----- In the description of the IAFCI entry on page 1, we should remove the bullet indicating "Access to the Visa and MasterCard BIN directory." My understanding is that this is not true for all members and may be limited to law enforcement only.
Menchion	Cedric	Government-End User	Consent	No comments.
Mott	Steve	Other Stakeholders	Consent	Great piece of work!
Parry	Richard	Other Stakeholders	Consent	I do not find the proposals particularly controversial.
Picillo	Philip	Medium Financial Institutions	Consent	In general ,I concur with the sources and ultimate purpose of the document. My reservation is that without the proper infrastructure in place to support a curator the document and its contents become obsolete and therefore render its intended purpose as ineffective in achieving the goal.
Stoltz	Rochelle	Small Financial Institutions	Consent	I would like to see a more definitive, structured procedure on how it will be reviewed periodically, how submissions can be made, and how these submissions will be vetted and approved.

Information Sharing Data Sources – Vote and Comment Record

Last Name	First Name	Voting Segment	Comment Type	Comment
Wallen	Charles	Non-Bank Providers	Consent	An excellent body of work that is a valuable asset to Financial Sector, its suppliers and all organizations who recognize the value information sharing can bring to managing cybersecurity risk..
Williquette	Joel	Medium Financial Institutions	Consent	The 13 page doc seems to be very all-inclusive. I could not think of a source that was missing. Nice to see the availability column and definitions at the top.
Zhang	Yuemei	Large Financial Institutions	Consent	It has been a while since I was involved in discuss the data sharing. Are we going to protect the website or make it accessible to everyone out in the internet?