
INFORMATION SHARING DATA SOURCES

Enhance Your Risk Management Through Cybersecurity and Fraud Information Sharing

The Secure Payments Task Force is working to improve the awareness and implementation of cybersecurity and fraud information sharing among U.S. payment industry participants. The task force compiled the following list of data sources that highlights broad-reaching intelligence reports, payments fraud trends, best practices and benchmarks, and additional resources that can help your organization address payments fraud risk. For example, financial institutions can leverage timely and actionable reports highlighting payments fraud incidents and cybersecurity threats occurring across the payments industry. Merchants and other business end-users can leverage best practices and benchmarks to help protect them from data breaches and fraud attacks. The list will be periodically updated based on the availability of new data sources and the payments security threat landscape.

This document organizes the data sources alphabetically by Information Sharing Source.

Visit SecurePaymentsTaskForce.org to view the data sources in a web-based format and learn more about opportunities to engage with the Secure Payments Task Force.

Please note that this list is for informational purposes and is not intended as an endorsement by the Secure Payments Task Force or any member thereof.

LEGEND

Note: Selecting no filter will return all applicable results for that category. Selecting a filter narrows the returned results.

APPLICABLE PAYMENT TYPE

- All Payment Types - Data Sources that generally apply across all payment types
- ACH
- Check
- Credit/Debit
- Wire

RELEVANT PAYMENT SYSTEM PARTICIPANT

- All Payment Participants - Data sources that generally apply across all payment participants
- Business End-Users/Merchants/Retailers
- Financial Institutions
- Non-Bank Providers (e.g. Payment Card Networks, Payment Service Providers, Payment Processors, etc.)

INFORMATION SHARING SOURCE

- Sources of this information/data - how is it accessed or obtained

DESCRIPTION OF INFORMATION SHARING

- Description of the Information Sharing Source and/or the information/data that may be used to mitigate payment risk/fraud.

LOCATION OF INFORMATION

- Location of the Information Sharing Source

AVAILABILITY

- Freely Available - Accessible by anyone
- Membership Subscription - Must be a member of the organization that supplies the information (fee may or may not apply)
- Simple Subscription - Accessible only to those who sign up (fee may or may not apply)

GENERAL OR TRANSACTIONAL

- General - Information/data used in a more general sense (outside the transaction flow)
- Transactional - Information/data used to mitigate risk/fraud at the payment transaction level

LIST OF INFORMATION SHARING DATA SOURCES

Acquirer/Processor

Merchant's Acquirer/Processor

Merchant acquirers/processors may offer fraud and risk management services directly to merchants or through a third party relationship.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
Credit/Debit	Business End Users/ Merchants/Retailers	Member Subscription	Both General and Transactional

American Bankers Association (ABA)

<https://www.aba.com>

The American Bankers Association (ABA) is the united voice of America's hometown bankers—small, regional and large banks that together employ more than 2 million women and men, hold nearly \$17 trillion in assets, safeguard \$12.8 trillion in deposits and extend more than \$9 trillion in loans.

ABA believes that government policies should recognize the industry's diversity. Laws and regulations should be tailored to correspond to a bank's charter, business model, hometown markets, and risk profile. This policymaking approach avoids the negative economic consequences of burdensome, unsuitable, and inefficient bank regulation.

Through a broad array of information, training, staff expertise and other resources, ABA supports America's hometown bankers as they perform their critical role as drivers of America's economic growth and job creation.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	Financial Institutions	Member Subscription	General

Auriemma

<http://www.acg.net/services/industry-roundtables/>

Merchant Retail Payments Fraud Roundtable: EMV migration has given rise to higher chargebacks and other emerging threats – including increased card-not-present (CNP) and account takeover (ATO) activity – as fraudsters adjust their tactics. In this roundtable, retail fraud executives discuss how they're combating the latest fraudulent activities, weigh the efficacy of in-store and online anti-fraud solutions and technologies, and identify new vulnerabilities and methods of attack.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
Credit/Debit	Business End Users/ Merchants/Retailers	Member Subscription	General

LIST OF INFORMATION SHARING DATA SOURCES

Auriemma

<http://www.acg.net/services/industry-roundtables/>

Credit Card Chargeback Roundtable: Provides a platform to compare and contrast practices and policies throughout the dispute life cycle across top issuers and processors. The intention is to provide each participant with timely information regarding treatment strategies as well as member interpretations of regulatory and association guidelines.

Credit Card Fraud Control Roundtable: Provides a platform for Fraud Prevention Managers to share experiences with credit and debit card fraud attacks and containment solutions, identify new vulnerabilities, uncover loss mitigation solutions, and discuss efficiencies and effectiveness.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
Credit/Debit	Financial Institutions	Member Subscription	General

Board of Governors of the Federal Reserve

<https://www.federalreserve.gov>

https://www.frbservices.org/communications/payment_system_research.html

As the payments industry continues to evolve, the Federal Reserve Banks periodically release research that relates to payment trends and Federal Reserve Financial Services including, but not limited to, the Federal Reserve Payments Study.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	All Payment Participants	Freely Available	General

Conference of State Bank Supervisors (CSBS)

<https://www.csbs.org/Pages/default.aspx>

Bank members of CSBS benefit from our work to keep the state banking system strong. Through a Bankers Advisory Board, bank members bring the industry perspective to the Conference of State Bank Supervisors (CSBS) and regulator members with an eye towards improving the quality of supervision. Bank members also have access to first-class compliance and management training. CSBS publications and its website keep bank members fully up-to-date on news affecting state banks and the state banking system. The weekly Examiner newsletter is supplemented by web postings and other resources.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	Financial Institutions	Member Subscription	General

LIST OF INFORMATION SHARING DATA SOURCES

Credit Union National Association (CUNA)

<https://www.cuna.org/>

The Credit Union National Association (CUNA) is the largest national trade association in the United States serving America's credit unions. The not-for-profit trade group is governed by volunteer directors who are elected by their credit union peers from across the nation. With its network of affiliated state credit union associations, CUNA serves America's nearly 7,000 credit unions, which are owned by more than 100 million consumer members.

CUNA partners with the state associations and credit unions to:

- Represent the interests of credit unions before the U.S. government, including Congress and federal regulatory agencies
- Organize and focus the political efforts of credit unions
- Act as the voice of the credit union movement before the public (through the press and other media)
- Provide education and training resources for the development of credit union staff and volunteers
- Provide various forums for credit unions to meet and share ideas and views
- Provide access to cooperative products and services for credit unions

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	Financial Institutions	Freely Available	General

Department of Homeland Security (DHS)

<https://www.dhs.gov/topic/cybersecurity>

<https://www.dhs.gov/topic/cybersecurity-information-sharing> <https://www.dhs.gov/national-cybersecurity-and-communications-integration-center>

DHS offers a number of cybersecurity resources, including information regarding information sharing initiatives.

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LIST OF INFORMATION SHARING DATA SOURCES

Electronic Check Clearing House Association (ECCHO)

<https://www.eccho.org/>

ECCHO (Electronic Check Clearing House Organization) is a not-for-profit, mutual benefit, national clearinghouse that is 100 percent owned by its member institutions. Any depository financial institution, regardless of size, is eligible for membership in ECCHO. ECCHO was created in 1990 by banks as a cooperative venture to encourage the use of electronics to enhance the check collection system. In the early years the focus was on electronic check presentment (ECP). Since the passage of Check Clearing for the 21st Century Act (Check 21), ECCHO's primary focus has been the use of image exchange to improve the efficiency of check payments.

ECCHO's primary activities can be divided among three functions: 1) rules development and maintenance; 2) industry education; and 3) industry advocacy.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
Check	Financial Institutions	Member Subscription	Both General and Transactional

Electronic Funds Transfer Association (EFTA)

<https://efta.org/>

The Electronic Funds Transfer Association (EFTA) is a professional association dedicated to the advancement of electronic payments and commerce. EFTA's objective is to inform debate over the consumer, business and policy aspects of new and existing payments technology through public outreach to Congress, the Executive Agencies, consumers, and the media.

Since its founding in 1977, EFTA has represented its members on a range of topics, from ATMs and debit technology to current issues like data breach and cybersecurity, data privacy, and mobile payments. EFTA membership includes top ten banks, payment processors, ATM & debit networks, card companies, technology providers, security companies, ATM owners and manufacturers, and government agencies.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	All Payment Participants	Member Subscription	General

Electronic Transactions Association (ETA)

<http://www.electran.org/>

The Electronic Transactions Association is the leading trade association for the payments industry, representing nearly 550 companies worldwide involved in electronic transaction processing products and services. The purpose of The Electronic Transactions Association (ETA) is to influence, monitor and shape the payments industry by providing leadership through education, advocacy and the exchange of information.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
Credit/Debit	All Payment Participants	Member Subscription	General

LIST OF INFORMATION SHARING DATA SOURCES

EMV Connection - Knowledge Center

<http://www.emv-connection.com/knowledge-center/>

The Knowledge Center is the online resource library for all stakeholders involved in U.S. EMV implementation. The Knowledge Center includes white papers, links, industry best practices and other resources from across the web, all relevant to EMV migration and implementation of other new and emerging payments technologies in the U.S.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
Credit/Debit	All Payment Participants	Freely Available	Both General and Transactional

EMVCo

<https://www.emvco.com/>

EMVCo facilitates worldwide interoperability and acceptance of secure payment transactions.

Supported by dozens of banks, merchants, processors, vendors and other industry stakeholders, EMVCo manages and evolves the EMV® Specifications and related testing processes. This includes, but is not limited to, card and terminal evaluation, security evaluation, and management of interoperability issues.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
Credit/Debit	All Payment Participants	Freely Available	Both General and Transactional

Federal Bureau of Investigation (FBI)

<https://www.ic3.gov/alertArchive.aspx>

<https://www.infragard.org/>

<https://www.fbi.gov/resources/library>

<http://www.iacpcybercenter.org/resource-center/>

Internet Crime Report: In an effort to promote public awareness, the Internet Crime Complaint Center (IC3) produces this annual report to aggregate and highlight the data provided by the general public. The quality of the data is directly attributable to the information ingested via the public interface www.ic3.gov. The IC3 attempts to standardize the data by categorizing each complaint based on the information provided. The IC3 staff analyzes the data, striving to identify trends relating to Internet-facilitated crimes and what those trends may represent in the coming year.

InfraGard: InfraGard is a partnership between the FBI and the private sector. It is an association of persons who represent businesses, academic institutions, state and local law enforcement agencies, and other participants dedicated to sharing information and intelligence to prevent hostile acts against the U.S.

The FBI also has a number of cyber-related resources available for review.

The Law Enforcement Cyber Center also provides cyber-related resources that may be beneficial.

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LIST OF INFORMATION SHARING DATA SOURCES

Federal Deposit Insurance Corporation (FDIC)

<https://www.fdic.gov/regulations/resources/brochures/>

<https://www.fdic.gov/consumers/consumer/news/index.html>

The Federal Deposit Insurance Corporation (FDIC) occasionally publishes brochures which financial institutions are welcome to reprint for distribution to their customers and communities. Brochures include “Cybersecurity Guide for Financial Institution Customers” and “Cybersecurity Guide for Businesses.”

FDIC Consumer News provides practical guidance on how to become a smarter, safer user of financial services. Issues and selected articles offer helpful hints, quick tips and common-sense strategies to protect and stretch your hard-earned dollars.

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Federal Financial Institutions Examination Council (FFIEC)

<https://www.ffiec.gov/cybersecurity.htm>

The Federal Financial Institutions Examination Council (FFIEC) members are taking a number of initiatives to raise the awareness of financial institutions and their critical third-party service providers with respect to cybersecurity risks and the need to identify, assess, and mitigate these risks in light of the increasing volume and sophistication of cyber threats.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	Financial Institutions	Freely Available	General

Financial and Banking Information Infrastructure Committee (FBIIC)

<https://www.fbiic.gov/index.html>

Chartered under the President’s Working Group on Financial Markets, the Financial and Banking Information Infrastructure Committee (FBIIC) is charged with improving coordination and communication among financial regulators, promoting public-private partnerships within the financial sector, and enhancing the resiliency of the financial sector overall. Facilitating the sharing of timely, actionable information regarding emergencies with member organizations and across the financial sector is a primary function of FBIIC.

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Financial Services Information Sharing and Analysis Center (FS-ISAC)

<http://www.fsisac.com/>

<https://www.fsisac.com/about/committees>

<https://soltra.com/en/about/>

The Financial Services Information Sharing and Analysis Center (FS-ISAC) – a non-profit, member-driven corporation established in 1999 – helps assure the resilience and continuity of the global financial services infrastructure. FS-ISAC helps its 7,000 financial institution members across 39 countries to share relevant and timely threat and vulnerability information, conduct coordinated contingency planning exercises, and participate in cyber range exercises. The FS-ISAC manages rapid response communications, conducts education and training programs, runs several notable industry events, and fosters collaborations with and among other key sectors and government agencies.

FS-ISAC constantly gathers, analyzes and shares information between its members, supplementing this with information from financial services providers, commercial security firms, government entities, and other trusted resources. It quickly disseminates alerts, analysis, best practices, and other critical information to help the sector to prepare for, respond to, and mitigate risks and threats. FS-ISAC also publishes best practice papers, incident response playbooks, threat reports, executive briefs, and more.

The FS-ISAC includes dozens of committees and special interest working groups. There are several councils that may be of interest to practitioners in the payments system:

- Payments Processor Information Sharing Council (PPISC). The PPISC brings together stakeholders in the payments field to develop solutions, identify best practices, and facilitate the exchange of information resulting in a more efficient and secure use of electronic payments and related practices. This council has a focus on card payments and includes FS-ISAC members of payment processor organizations only.
- Payments Risk Council (PRC). The PRC shares information on current threats and payment risk mitigation for ACH, wire and check payments. The council is responsible for producing and conducting the CAPS (Cyber-Attack Against the Payment Systems) exercises. This FS-ISAC council is open to payment risk professionals from financial institutions, clearing houses, payment processors and leaders with payment risk responsibility for regional and nation payment associations.
- Community Institutions and Associations Council (CIAC). The CIAC shares general information about fraudulent activities such as dates, geographical area, dollar amounts and other information.
- Compliance and Audit Council (CAC). The CAC shares information on industry best practices, discusses the latest regulatory developments and works to find out how peer organizations are handling the latest compliance, audit, legal, and control issues.

Participation in the PPISC, PRC, CIAC and CAC requires membership in the FS-ISAC. In addition, the FS-ISAC offers a free membership with very limited services called the Critical Notification Only Participation (CNOP), designed for financial institutions who only want to receive the most critical public alerts.

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Financial Services Roundtable – BITS

<http://fsroundtable.org/bits>

BITS is the technology policy division of the Financial Services Roundtable (FSR) which delivers thought leadership to address current and emerging technology and security challenges facing the nation's largest financial institutions.

The Fraud Reduction Program reduces fraud losses for member institutions and the industry by identifying fraud trends and examining risks associated with current and evolving areas. Focuses include payment mechanisms and processes, mortgages and home equity lending, remote channels, and various financial services products and technology.

Since 1998, the Fraud Reduction Program has provided financial fraud prevention specialists a place to collaborate, share information, develop best practices, and partner with law enforcement and other organizations fighting financial crime.

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Financial Services Sector Coordinating Council (FSSCC)

<https://www.fsscc.org/>

The mission of the Financial Services Sector Coordinating Council (FSSCC) is to strengthen the resiliency of the financial services sector against attacks and other threats to the nation's critical infrastructure by proactively identifying threats and promoting protection, driving preparedness, collaborating with the U. S. federal government, and coordinating crisis response for the benefit of the financial services sector, consumers, and the U.S.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	Financial Institutions	Simple Subscription	General

Independent Community Bankers of America (ICBA)

<http://www.icba.org/>

The Independent Community Bankers of America® (ICBA), the nation's voice for more than 5,800 community banks of all sizes and charter types, is dedicated exclusively to representing the interests of the community banking industry and its membership through effective advocacy, best-in-class education and high-quality products and services. With 52,000 locations nationwide, community banks employ 760,000 Americans, hold \$4.7 trillion in assets, \$3.7 trillion in deposits, and \$3.2 trillion in loans to consumers, small businesses, and the agricultural community.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	Financial Institutions	Member Subscription	General

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Information Technology - Information Sharing and Analysis Center (IT-ISAC)

<http://www.it-isac.org/>

Founded in 2000 and achieving operational capability in 2001, the Information Technology - Information Sharing and Analysis Center (IT-ISAC) is a non-profit, limited liability corporation formed by members in the information technology sector as a unique and specialized forum for managing risks to their corporations and the IT infrastructure. By joining the IT-ISAC, companies will be participating in the national and global efforts to strengthen the information infrastructure through effective cyber threat information sharing and analysis, while also producing tangible value to the company. Membership in the IT-ISAC can help a company manage risks through analysis, collaboration and coordination and drive informed decision making by policy makers on cybersecurity, incident response, and information sharing issues.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	All Payment Participants	Member Subscription	General

International Association of Financial Crimes Investigators (IAFCI)

<https://www.iafci.org/>

International Association of Financial Crimes Investigators (IAFCI) members come together from all segments of the financial community, law enforcement and retail establishments. IAFCI's goal is to stamp out financial fraud, provide members investigative support, intelligence sharing, training, and legislative support.

Investigative Support:

- On-line global directory with access to over 4,500 financial industry and law enforcement members
- Access to the Federal Reserve E-Payment Routing Directory
- Development of listings of state and federal laws pertaining to financial fraud
- Ability to post intelligence and requests on a 24/7 secure website and with CrimeDex
- Links to investigative resources websites

Intelligence:

- Access to intelligence reports, fraud trends, reports on new technologies, and industry tips on a 24/7 basis
- IAFCI Newsletter highlighting industry and government initiatives and key case activities
- Worldwide networking capabilities with investigation peers within the financial crimes industry

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LIST OF INFORMATION SHARING DATA SOURCES

Local Law Enforcement Cyber Center (LECC)

<http://www.iacpcybercenter.org/>

The Law Enforcement Cyber Center (LECC) is designed to assist police chiefs, sheriffs, commanders, patrol officers, digital forensic investigators, detectives, and prosecutors who are investigating and preventing crimes that involve technology. The LECC also directs visitors to strategic partners who provide training, technical assistance, and access to critical information.

Another important feature of the LECC is the secure law enforcement sensitive information available through the FBI Cyber Shield Alliance (CSA). The CSA is a protected portal that provides an array of FBI cyber-security resources and intelligence for the law enforcement community, such as free online training, alerts, and notifications.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	All Payment Participants	Freely Available	General

Merchant Advisory Group (MAG)

<http://www.merchantadvisorygroup.org/home>

The Merchant Advisory Group (MAG) was founded in 2008 by a small visionary group of merchants in the payments field dedicated to driving positive change in payments through multi-stakeholder collaboration. Today, the MAG represents over 100 of the largest U.S. merchants who account for nearly \$2.6 Trillion in annual sales at over 430,000 locations across the U.S. and online. Roughly \$1.5 Trillion of those sales are electronic representing over 41 Billion card payments. MAG members employ nearly 11.5 million associates.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
Credit/Debit	Business End Users/ Merchants/Retailers	Member Subscription	General

Merchant Risk Council (MRC)

<https://www.merchantriskcouncil.org/about-mrc>

With the vision of making commerce safe and profitable everywhere, the Merchant Risk Council (MRC) is the leading global trade association for eCommerce fraud and payments professionals. The MRC was established in 2000 by a small group of merchant professionals from leading consumer brands who all shared a mutual goal of improving eCommerce payments while supporting their organizations' risk management efforts. In 2010, the MRC expanded its community to Europe, and currently supports almost 450 member companies in over 20 countries.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
Credit/Debit	Business End Users/ Merchants/Retailers	Member Subscription	General

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Multi-State Information Sharing and Analysis Center (MS-ISAC) - Center for Internet Security

<https://www.cisecurity.org/>

The Multi-State Information Sharing and Analysis Center (MS-ISAC) provides a number of resources and publications to help raise awareness and provide guidance to the end-user and the organization level.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	All Payment Participants	Simple Subscription	General

NACHA – The Electronic Payments Association

<https://www.nacha.org/risk>

Designed to augment other risk assessment and decision-making measures used by originating depository financial institutions (ODFIs), the Terminated Originator Database identifies originators and third-party senders that have been terminated for cause. It does not introduce or imply any prohibition on initiating entries for entities listed. Rather, ODFIs are encouraged to consider this information as a part of their broader underwriting and risk management process. The Emergency Financial Institution Contact Database can be used to find contact information for bank personnel responsible for coordinating threat response activity in the event of a risk incident or emergency.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
ACH	Financial Institutions	Member Subscription	Both General and Transactional

National Association of Federally-Insured Credit Unions (NAFCU)

<http://www.nafcu.org/>

The National Association of Federally-Insured Credit Unions (NAFCU) is a direct membership association for federally insured credit unions committed to representing, assisting, educating, and informing member credit unions to help them grow, and help grow the credit union industry. Their mission is to provide credit unions with the best federal advocacy, education, and compliance assistance in the industry.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	Financial Institutions	Member Subscription	General

LIST OF INFORMATION SHARING DATA SOURCES

National Credit Union Administration (NCUA)

<https://www.ncua.gov>

The mission of the National Credit Union Administration (NCUA) is to provide, through regulation and supervision, a safe and sound credit union system, which promotes confidence in the national system of cooperative credit. Learn more about NCUA's mission, culture, values and how millions of Americans can safely and confidently use credit unions for their financial needs.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	Financial Institutions	Freely Available	General

National Cyber Security Alliance

<http://staysafeonline.org/>

The National Cyber Security Alliance (NCSA) builds strong public/private partnerships to create and implement broad-reaching education and awareness efforts to empower users at home, work and school with the information they need to keep themselves, their organizations, their systems and their sensitive information safe and secure online and encourage a culture of cybersecurity.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	All Payment Participants	Freely Available	General

National Cyber-Forensics and Training Alliance (NCFTA)

<https://www.ncfta.net/>

The National Cyber-Forensics and Training Alliance (NCFTA) is a non-profit, public/private partnership conducting real-time, two-way information sharing and analysis to identify, mitigate, and disrupt cyber and cyber-enabled crimes. Active participants include cross-sector industry partners, law enforcement, and academia in the U.S. and globally. Other information shared includes data feeds, intelligence reports, best practices, and trend reporting.

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National Cybersecurity Center of Excellence (NCCoE)

<https://nccoe.nist.gov/>

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.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	All Payment Participants	Simple Subscription	General

National Grocers Association (NGA)

<http://www.nationalgrocers.org>

The National Grocers Association (NGA) is the national trade association representing the retail and wholesale grocers that comprise the independent sector of the food distribution industry. Also represented are affiliated associations, manufacturers, and service suppliers, as well as other entrepreneurial companies that support NGA's mission and philosophy.

NGA Mission - To ensure independent, community-focused retailers and wholesalers the opportunity to succeed and better serve the consumer through its policies, advocacy, programs and services.

NGA Philosophy - To promote diversity in the marketplace through a vibrant independent sector, and thereby increase consumer choice in price, variety, quality, service and value.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	Business End Users/ Merchants/Retailers	Member Subscription	General

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National Retail Federation (NRF)

<https://nrf.com/>

The National Retail Federation (NRF) is the world's largest retail trade association, representing discount and department stores, home goods and specialty stores, Main Street merchants, grocers, wholesalers, chain restaurants and internet retailers from the United States and more than 45 countries. Retail is the nation's largest private sector employer, supporting one in four U.S. jobs – 42 million working Americans. Contributing \$2.6 trillion to annual GDP, retail is a daily barometer for the nation's economy.

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All Payment Types	Business End Users/ Merchants/Retailers	Member Subscription	General

Office of Foreign Asset and Control (OFAC)

<https://www.treasury.gov/resource-center/sanctions/SDN-List/Pages/default.aspx>

Used by businesses to ensure compliance with the U.S. Department of the Treasury requirements related to foreign commerce. The Office of Foreign Assets Control (OFAC) of the U.S. Department of the Treasury administers and enforces economic and trade sanctions based on U.S. foreign policy and national security goals against targeted foreign countries and regimes, terrorists, international narcotics traffickers, those engaged in activities related to the proliferation of weapons of mass destruction, and other threats to the national security, foreign policy or economy of the United States.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	All Payment Participants	Freely Available	Both General and Transactional

Office of the Comptroller of the Currency (OCC)

<https://www.occ.gov/index.html>

The Office of the Comptroller of the Currency (OCC) charters, regulates, and supervises all national banks and federal savings associations as well as federal branches and agencies of foreign banks. The OCC is an independent bureau of the U.S. Department of the Treasury. The OCC's mission is to ensure that national banks and federal savings associations operate in a safe and sound manner, provide fair access to financial services, treat customers fairly, and comply with applicable laws and regulations.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
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LIST OF INFORMATION SHARING DATA SOURCES

Payment Card Networks (Visa, American Express, Discover)

<https://usa.visa.com/>

<https://www.discovernetwork.com/en-us/>

<https://www.americanexpress.com/>

Payment brands may offer services for merchants directly or through the merchant's acquirer which may include notification of fraudulent transactions, notifications of fraud trends and fraud alerting services.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
Credit/Debit	Business End Users/ Merchants/Retailers	Member Subscription	Both General and Transactional

Payment Card Networks (Visa, American Express, Discover)

<https://usa.visa.com/>

<https://www.discovernetwork.com/en-us/>

<https://www.americanexpress.com/>

Payment brands offer a variety of services for their issuers which may include notification of potentially exposed accounts (as result of known or suspected data compromise), notifications of fraud trends and transaction monitoring, alerting, and blocking services.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
Credit/Debit	Financial Institutions	Member Subscription	Both General and Transactional

PCI Security Standards Council

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

The PCI Security Standards Council is a global forum for the industry to come together to develop, enhance, disseminate and assist with the understanding of security standards for payment account security.

The Council maintains, evolves, and promotes the Payment Card Industry Security Standards. It also provides critical tools needed for implementation of the standards such as assessment and scanning qualifications, self-assessment questionnaires, training and education, and product certification programs.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
Credit/Debit	All Payment Participants	Freely Available	Both General and Transactional

LIST OF INFORMATION SHARING DATA SOURCES

Retail Cyber Intelligence Sharing Center (R-CISC)

<http://www.r-cisc.org/>

The Retail Cyber Intelligence Sharing Center (R-CISC) supports retail and consumer oriented industry organizations by enabling cybersecurity information and intelligence sharing. The R-CISC brings retailers, restaurants, grocers, entertainment and media, hospitality and lodging, gaming, theme parks and sports leagues together with cybersecurity industry solution providers into a community of omni-directional information sharing, from tactical threat intelligence to strategic decision support. The R-CISC's mission is to support its members through collaboration to better manage cybersecurity and information security risk.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	Business End Users/ Merchants/Retailers	Member Subscription	General

Retail Industry Leaders Association (RILA)

<https://www.rila.org/Pages/default.aspx>

The Retail Industry Leaders Association (RILA) is focused on the unique needs of leading retailers. Through involvement and engagement of members, RILA seeks to win issues to move the industry forward.

The most valuable benefit of membership is the ability to sit across the table from peers at other leading retailers to benchmark among one another and to discuss the pressing issues facing the retail industry.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	Business End Users/ Merchants/Retailers	Member Subscription	General

Secure Technology Alliance Payments Applications

<https://www.securetechalliance.org/applications-payments/>

The global payments infrastructure is evolving at a fast pace. With the increasing number and severity of data breaches and the introduction of innovative new payments approaches and technologies, payments security is top-of-mind for the entire industry.

The Secure Technology Alliance has active programs to provide educational resources and best practices for improving the security of the payments infrastructure and enhancing the payments experience. By bringing together payments industry stakeholders, the Alliance provides resources for implementing secured payments across all payment channels and payment technologies. Key technologies and market sectors include:

- Contactless Payments
- EMV Payments
- Mobile Payments
- Transportation Payments

The Alliance has ongoing activities to assess and address challenges with implementing secure technologies for payments.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
Credit/Debit	All Payment Participants	Freely Available	Both General and Transactional

LIST OF INFORMATION SHARING DATA SOURCES

Securities Industry and Financial Markets Association (SIFMA)

<http://www.sifma.org/>

The Securities Industry and Financial Markets Association (SIFMA) is the voice of the nation's securities industry. They advocate for effective and efficient capital markets. SIFMA is actively engaged in coordinating the effort to support a safe, secure information infrastructure which provides security of customer information and efficient, reliable execution of transactions. SIFMA is continually working with industry and government leaders to identify and communicate cybersecurity best practices for firms of all sizes and capabilities and educate the industry as to the evolving threats and appropriate responses.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	Financial Institutions	Member Subscription	General

Social Security Administration Death Master File

<https://classic.ntis.gov/products/ssa-dmf/>

The Social Security Administration's Death Master File is produced by the Social Security Administration (SSA) and distributed by the National Technical Information Service (NTIS) of the United States Department of Commerce and contains over 85 million records of deaths, reported to the SSA, from 1936 to present. It is available from NTIS through an online search application (developed and hosted by Global Internet Management), as well as raw data files download products (hosted and disseminated by NTIS).

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	All Payment Participants	Member Subscription	General

The Association for Convenience & Fuel Retailing (NACS)

<http://www.nacsonline.com>

The Association for Convenience & Fuel Retailing (NACS) serves the convenience and fuel retailing industry by providing industry knowledge, connections and advocacy to ensure the competitive viability of its members' businesses. In 2007, the association shortened its name to NACS and added a tagline that better defines its presence both internationally and at the retail fueling level: The Association for Convenience and Petroleum Retailing. In 2010, this statement was further enhanced to The Association for Convenience and Fuel Retailing.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	Business End Users/ Merchants/Retailers	Member Subscription	General

The Clearing House (TCH)

<https://www.theclearinghouse.org/>

The Clearing House's (TCH) mission is to ensure that the unique collective interests of systemically important commercial banks are adequately addressed before policymakers. TCH seeks to ensure a level playing field among similarly situated market participants, in which a legal and regulatory framework promotes systemic stability, economic growth, and a safe and sound banking system. Unique among trades for its sole focus on large-scale commercial banking and payments issues, The Clearing House and its Owner Banks form strong consensus positions on issues vital to the banking industry that are technically detailed and research- and data-driven.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
Wire/ACH/Check	Financial Institutions	Member Subscription	Both General and Transactional

LIST OF INFORMATION SHARING DATA SOURCES

Third Party Processor

Issuer's third party processor. Examples include, but are not limited to: Shazam, PULSE, Vantiv, Jack Henry, First Data

Third party issuers and processors may offer fraud and risk management services directly to issuers or through a third party relationship.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
Credit/Debit	Financial Institutions	Member Subscription	Both General and Transactional

U.S. Payments Forum Published Resources

<http://www.uspaymentsforum.org/forum-published-resources/>

The following is a list of all resources published by the U.S. Payments Forum/EMV Migration Forum. To view these resources, you may be redirected to EMV Connection, a website created by the U.S. Payments Forum and the Secure Technology Alliance to assist all industry stakeholders with the U.S. EMV migration.

- Communications Resources
- White Papers and Implementation Guidance
- Video Recordings and Recorded Webinars/Workshops
- Other Resources

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
Credit/Debit	All Payment Participants	Freely Available	Both General and Transactional

United States Computer Emergency Readiness Team (US-CERT)

<https://www.us-cert.gov/>

The United States Computer Emergency Readiness Team (US-CERT) strives for a safer, stronger internet for all Americans by responding to major incidents, analyzing threats, and exchanging critical cybersecurity information with trusted partners around the world.

US-CERT's critical mission activities include:

- Providing cybersecurity protection to federal civilian executive branch agencies through intrusion detection and prevention capabilities
- Developing timely and actionable information for distribution to federal departments and agencies; state, local, tribal and territorial (SLTT) governments; critical infrastructure owners and operators; private industry; and international organizations
- Responding to incidents and analyzing data about emerging cyber threats
- Collaborating with foreign governments and international entities to enhance the nation's cybersecurity posture

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	All Payment Participants	Freely Available	General

LIST OF INFORMATION SHARING DATA SOURCES

United States Department of the Treasury - Financial Crimes Enforcement Network (FinCEN)

<https://www.fincen.gov/resources/advisoriesbulletinsfact-sheets>

As part of fulfilling its mission to safeguard the financial system and promote national security, the United States Department of the Treasury - Financial Crimes Enforcement Network (FinCEN), through its Financial Institution Advisory Program, issues public and non-public advisories to financial institutions concerning money laundering or terrorist financing threats and vulnerabilities for the purpose of enabling financial institutions to guard against such threats. Advisories often contain illicit activity typologies, red flags that facilitate monitoring, and guidance on complying with FinCEN regulations to address those threats and vulnerabilities. Financial institutions may use this information to enhance their anti-money laundering (AML) monitoring systems for more valuable suspicious activity reporting.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	Financial Institutions	Freely Available	General

United States Secret Service

<https://www.secretservice.gov>

Electronic Crimes Task Force (ECTF): In 1995, the Secret Service created the New York Electronic Crimes Task Force. As a result of its success, Congress mandated the establishment of a national network to prevent, detect and investigate electronic crimes, including potential terrorist attacks against critical infrastructure and financial payment systems. Today, the Secret Service's 39 ECTFs leverage the combined resources of academia, the private sector and local, state and federal law enforcement.

Financial Crimes Task Force (FCTF): Financial Crimes Task Forces combine the resources of the private sector and other law enforcement agencies in an organized effort to combat threats to U.S. financial payment systems and critical infrastructures. Today, the Secret Service has 46 FCTFs located across the country.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	Financial Institutions	Freely Available	General

Vendor Fraud and Risk Management Systems

Examples of these vendors include, but are not limited to: Early Warning, Verafin

Vendors with relevant services may submit the required information to be added or removed from the list using our [provide feedback form](#).

Third party vendors offer fraud and risk management services for ACH transactions.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
ACH	Business End Users/ Merchants/Retailers	Member Subscription	Both General and Transactional

Vendor Fraud and Risk Management Systems

Examples of these vendors include, but are not limited to: Early Warning

Vendors with relevant services may submit the required information to be added or removed from the list using our [provide feedback form](#).

Third party vendors offer fraud and risk management services for ACH transactions.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
ACH	Financial Institutions	Member Subscription	Both General and Transactional

LIST OF INFORMATION SHARING DATA SOURCES

Vendor Fraud and Risk Management Systems

Examples of these vendors include, but are not limited to: Early Warning, Verafin

Vendors with relevant services may submit the required information to be added or removed from the list using our [provide feedback form](#).

Third party vendors offer fraud and risk management services for check transactions.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
Check	Business End Users/ Merchants/Retailers	Member Subscription	Both General and Transactional

Vendor Fraud and Risk Management Systems

Examples of these vendors include, but are not limited to: Early Warning, TransUnion, Equifax, Experian, Viewpointe

Vendors with relevant services may submit the required information to be added or removed from the list using our [provide feedback form](#).

Third party vendors offer fraud and risk management services for check transactions.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
Check	Financial Institutions	Member Subscription	Both General and Transactional

Vendor Fraud and Risk Management Systems

Examples of these vendors include, but are not limited to: Early Warning, Ethoca, Accertify, ACI, ThreatMetrix, Ethoca, Western Union, Cybersource, LexisNexis, Feedzai, White Pages Pro, Specialists Marketing, Experian

Vendors with relevant services may submit the required information to be added or removed from the list using our [provide feedback form](#).

Third party vendors offer fraud and risk management services for merchants that accept credit/debit cards. These services may include, but are not limited to: consortium fraud data, transaction alerting, and blocking rules/capabilities, device ID/ fingerprinting services, sharing of reported fraud information between issuers and merchants/acquirers, suspicious/fraudulent addresses and phone numbers.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
Credit/Debit	Business End Users/ Merchants/Retailers	Member Subscription	Both General and Transactional

LIST OF INFORMATION SHARING DATA SOURCES

Vendor Fraud and Risk Management Systems

Examples of these vendors include, but are not limited to: Early Warning, Ethoca, FICO, Equifax, Transunion, Guardian Analytics, ThreatMetrix, Ideology, ACI, Specialists Marketing, Experian

Vendors with relevant services may submit the required information to be added or removed from the list using our [provide feedback form](#).

Third party vendors offer fraud and risk management services for financial institutions that issue credit/debit cards. These services may include, but are not limited to: consortium fraud data, transaction alerting and blocking rules/capabilities, device ID/fingerprinting services, sharing of reported fraud information between issuers and merchants/acquirers, name and address information, and phone number information.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
Credit/Debit	Financial Institutions	Member Subscription	Both General and Transactional

Vendor Fraud and Risk Management Systems

Examples of these vendors include, but are not limited to: Early Warning, Verafin

Vendors with relevant services may submit the required information to be added or removed from the list using our [provide feedback form](#).

Third party vendors offer fraud and risk management services for wire transactions.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
Wire	Financial Institutions	Member Subscription	Both General and Transactional

Vendor Reporting Services

<http://www.verizonenterprise.com/verizon-insights-lab/dbir/>

https://www2.trustwave.com/GSR2016.html?utm_source=redirect&utm_medium=web&utm_campaign=GSR2016

<http://www.afponline.org/publications-data-tools/reports/survey-research-economic-data/Details/payments-fraud-2016>

There are various third party entities that provide reports to payments industry participants detailing payment fraud and risk trends and metrics. These third party vendors include, but are not limited to: Verizon, Trustwave, and the Association for Financial Professionals, among others.

Applicable Payment Type	Relevant Payment System Participant	Availability	General or Transactional
All Payment Types	All Payment Participants	Simple Subscription	General