

## Panasonic System Manager Pro is a vulnerable payment application.

At one time, the SMP software was validated against the Visa PABP rules and it was contained in the Visa “List of PABP Validated Payment Applications”

In 2011, a vulnerability was found where SMP was storing raw track data on the hard drive. It took many months for Panasonic and Visa to acknowledge this vulnerability.

In handling this vulnerability, Panasonic and Visa did the following:

1. Panasonic created Product Bulletin PB2012-02 entitled “Panasonic’s SMP Integrated Credit No Longer Listed On the Approved Visa PABP List” and sent it to all Panasonic dealers
2. Visa removed SMP from their “List of PABP Validated Payment Applications” document
3. Visa added SMP to their list of vulnerable payment applications as of Feb, 2012.

Because of this vulnerability, all Visa Processors must decertify SMP within 12 months. This means that all usage of Panasonic SMP (**without SMPLink**) must cease by the end of January, 2013.

[http://usa.visa.com/merchants/risk\\_management/cisp\\_payment\\_applications.html](http://usa.visa.com/merchants/risk_management/cisp_payment_applications.html)

Phase	Compliance Mandate	Effective Date
1	Newly boarded merchants must not use known vulnerable payment applications, and VisaNet Processors (VNPs) and agents must not certify new payment applications to their platforms that are known vulnerable payment applications	1/1/08
2	VNPs and agents must only certify new payment applications to their platforms that are PA-DSS-compliant	7/1/08
3	Newly boarded Level 3 and 4 merchants must be PCI DSS compliant or use PA-DSS-compliant applications*	10/1/08
4	VNPs and agents must decertify all vulnerable payment applications**	10/1/09
5	Acquirers must ensure their merchants, VNPs and agents use only PA-DSS compliant applications	7/1/13

\* In-house use only developed applications & stand-alone POS hardware terminals are not applicable

\*\* VisaNet Processors (VNPs) and agents must decertify vulnerable payment applications within 12 months of identification