TLS 1.2 WEBINAR

Everything CardPointe, CoPilot + API/Gateway Users Need to Know

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AGENDA + Overview of TLS

- + Customer Impacts
- + TLS Versions
- + Timeline of Activities
- +Q+A

OVERVIEW OF TLS

What is TLS?

Transport Layer Security

- The TLS protocol provides the key sharing mechanism to encrypt communications between two hosts
- The technology has been around since the 90's and has evolved over time
- SSL became TLS, but the name "SSL" is now a synonym to TLS



SECURE COMMUNICATIONS ARE A MOVING TARGET

Protocol	Availability	Status
SSL 3.0	1996	Insecure
TLS 1.0	1999	Insecure
TLS 1.1	2006	Secure, but limited use
TLS 1.2	2008	Secure
TLS 1.3	2017	In Draft – Not yet released

OVERVIEW OF TLS

Why is CardConnect making changes?

- The <u>PCI (Payment Card Industry) Security Standards Council</u>, which defines security and safety rules for the payments industry, no longer considers TLS 1.0 to be "strong cryptography" because it is vulnerable to various types of attacks.
- For additional information on TLS and and the risks that are present when using TLS version 1.0, please refer to the PCI Security Standards Council's Information Supplement on Migrating from SSL and Early TLS.



IMPACT TO YOU

How is TLS Used at CardConnect?

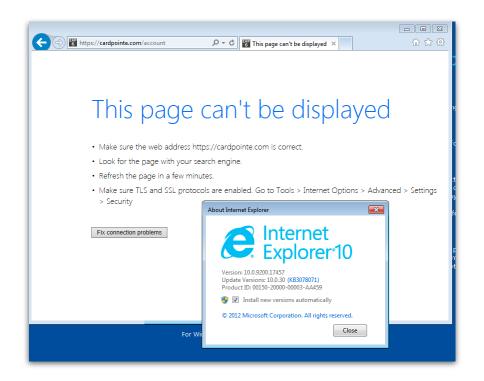
- ALL web traffic to cardconnect.com sites are protected with TLS
- CardSecure Tokenizers
- Communications from a merchant's server to CardConnect's APIs
- Any time a client or server passes credentials
- Any time you connect to CardPointe or Copilot

IMPACT TO YOU

- CardConnect APIs
- CardSecure Tokenizer
- CardPointe and CoPilot Users
- CardPointe Mobile App Users

WHAT IS A HANDSHAKE FAILURE?

Handshake failures occur when both ends of a conversation cannot agree on how they will securely communicate.

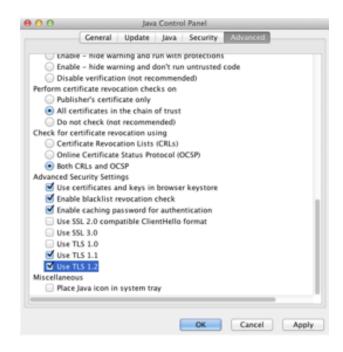


```
[jshipe /Users/jshipe ~]$ openssl s_client -ssl3 -connect www.cardpointe.com:443
CONNECTED(00000003)
14597:error:14094410:SSL routines:SSL3_READ_BYTES:sslv3 alert handshake failure:/BuildRoot/s3_pkt.c:1145:SSL alert number 40
14597:error:1409E0E5:SSL routines:SSL3_WRITE_BYTES:ssl handshake failure:/BuildRoot/Librar.c:566:
```

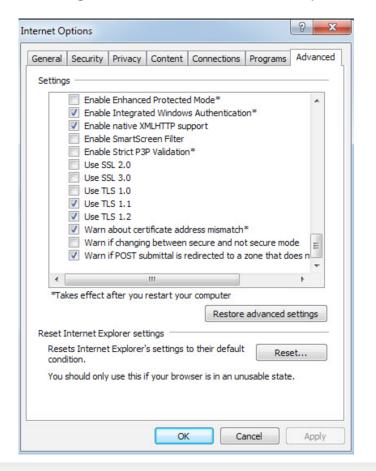


ENABLING TLS 1.2 IN CLIENT SOFTWARE

Enabling TLS 1.2 in Java 7



Enabling TLS 1.2 in Internet Explorer





API CONNECTION IMPACT - JAVA

Java Support

 If you run one of the following versions of Java, it is important that you take action before March 31st, 2018 to continue to communicate with CardConnect's services.

Java Version	Details
JDK/JRE 7 Client	Yes, but support for TLS 1.2 must be enabled.
JDK/JRE 7 Server and Above TLS 1.2 Enabled by default	
JDK/JRE 6 and below	No TLS 1.2 support.

Support Site

• https://support.cardconnect.com/security-resources/tls-1-2-upgrade#api-gateway-users



API CONNECTION IMPACT - OPENSSL

- OpenSSL Support
 - Your OpenSSL version must be 1.0.1 or higher
- Common server platforms that depend on OpenSSL
 - Linux
 - Mac OS X
 - Node.js
 - Ruby
- Support Site
 - https://www.openssl.org/support/



API CONNECTION IMPACT - ASP/.NET

- TLS Support varies based on your Windows Kernel
 - Uses a crypto library called Schannel
- Support Site
 - https://msdn.microsoft.com/en-us/library/aa380123(VS.85).aspx



TIMELINE OF TESTING ACTIVITIES

