



# Mastercard In Control for Commercial Payments

Email Encryption

21 February 2021

## Summary of Changes, 18 March 2020

This document reflects updates effective since the previously-published version.

Description of Change	Where to Look
Added information on adding email addresses to customized email templates.	<a href="#">Email System Configuration</a>

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# Chapter 1 Email Encryption

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## Email System Configuration

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Many email systems are configured to reject incoming email where the from address specifies the same domain the system is configured to manage mail for.

For example, an email message from In Control with a from address of `inControl@issuer.com` is sent to an employee of the issuer. This is common during the integration and deployment of In Control.

The issuer's email system processes the incoming message and may reject it because it comes from `issuer.com`. In general, email that comes from that email system is not received as an incoming message.

If you customize the from address or return path email addresses on In Control email templates, ensure that Mastercard has permission to send emails on behalf of the email domains. If this is not done, emails may not be received or may not include all of the expected information.

To resolve these issues:

- Whitelist the from address (for example, `inControl@issuer.com`).
- Whitelist all mail from the IP addresses associated with `deliverygateways.mastercard.com`, used to send In Control email.
- Implement Sender Policy Framework (SPF) records for the `alerts.issuer.com` domain to authorize the IP addresses to send mail.
- Consider an In Control email system configuration where email messages are not sent from the same domain or a subdomain of the domain used for corporate email. For example, change `inControl@issuer.com` to `inControl@issuer-alerts.com`.

## Overview

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Mastercard uses secure industry-standard protocols to keep communications confidential between a sender and the recipient.

Protecting sensitive data is a top priority at Mastercard.

Mastercard uses secure industry-standard protocols such as Transport Layer Security (TLS) and applications to secure the electronic transmission of sensitive data through the Internet.

The TLS protocol uses symmetric keys with standard encryption to encrypt and decrypt confidential communications between a sender and the recipient.

**NOTE: Always use the latest version of TLS available.**

## Encryption Technology

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Mastercard uses the email encryption technology proofpoint, to enhance the protection of sensitive data.

Mastercard implementation leverages this technology to protect data sent by email from Mastercard locations to customers and third parties.

Proofpoint does not replace any existing methods used by Mastercard to securely transmit sensitive data to customers.

## Customer Impact

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Mastercard directs customers without a TLS connection to access their secure emails through proofpoint.

Most customers see no impact from this additional measure of protection:

- Customers with a secure email TLS connection: No impact to their email and no impact on the delivery speed of emailing sensitive data to customers.
- Customers without a secure email TLS connection: Must access their secure emails through proofpoint to ensure the secure delivery of confidential information.

## Reading Encrypted Emails as a New Email Recipient

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To access a secure email message from Mastercard, customers must first register with proofpoint.

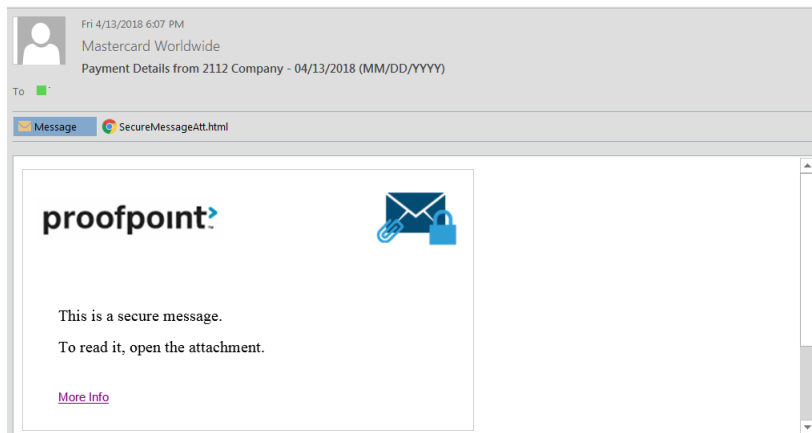
### About this task

You will receive an encrypted email from Mastercard with a proofpoint message.

For details on setting up and sending emails using proofpoint, see the *Mastercard In Control for Commercial Payments - Issuer Application Specification Guide* on Mastercard Connect.

### Procedure

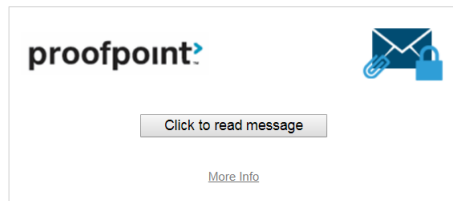
1. Click the attachment included in the email.



The **Opening Mail Attachment** dialog box appears.

2. Click **Open**.

The attachment opens on a Web browser through a secure link.

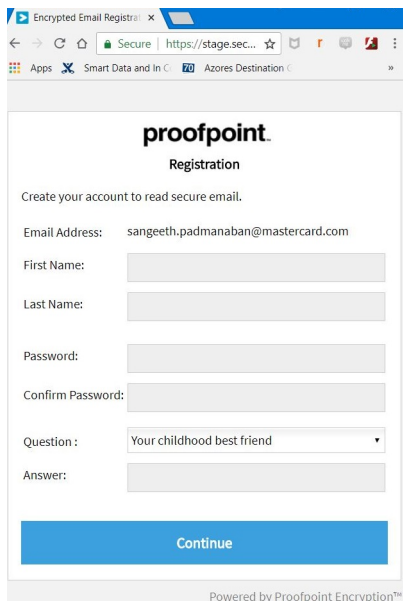


Disclaimer: This email and its content are confidential and intended solely for the use of the addressee. Please notify the sender if you have received this email in error or simply delete it.

Secured by Proofpoint Encryption, Copyright © 2009-2016 Proofpoint, Inc. All rights reserved.

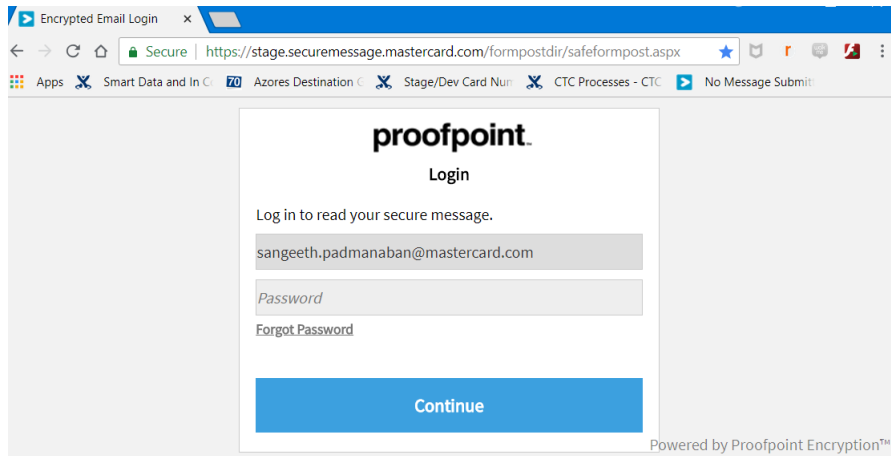
3. Click **Click to read message**.

The **Registration** page opens.



4. Enter the **First Name**.
5. Enter the **Last Name**.
6. Enter the **Password**.
7. Enter the **Confirm Password**.
8. Select the **Question** and **Answer**.
9. Click **Continue** to view the email.

The page below shows after registration on next log-in.



## Results

You can read the encrypted email message using proofpoint.

## Reading Encrypted Emails as a Registered Recipient

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To access a secure email message from Mastercard, log in to proofpoint.

Enter your proofpoint ID and password. Click **Continue**.

## Supported Operating Systems and Browsers

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The Secure Reader for proofpoint encryption supports the following.

Operating System	Supported Browser
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Windows 7	IE 7, IE 8, IE 9, IE 10, IE 11, Firefox 28, Chrome 37  For security reasons, proofpoint recommends using the latest version of your chosen browser. For example, IE 6 is no longer supported and IE 7 is not recommended.
Red Hat Enterprise Linux ES / CentOS	Firefox 28, Chrome 37
Mac OS 10.8.X and 10.9.X	Secure Reader is supported on the native browsers for these mobile device operating systems.

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The supported browsers use a rapid release schedule and rapid version number increments. The version numbers listed above were tested at the time of the last proofpoint release.

As these browsers release new versions, proofpoint makes best efforts to support them.

## Sender Policy Framework Records

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Sender Policy Framework (SPF) records help to ensure delivery of email to cardholders and suppliers.

SPF records are Domain Name System (DNS) records that specify the Internet hosts that are allowed to send mail for a given domain.

In Control can send email from any of the IP addresses associated with `deliverygateways.mastercard.com`.

These IP addresses should be specified in the SPF record for the domain seen in the "from" address of In Control-generated emails.

Additionally, customers should add the following SPF TXT (text) record to the DNS records for the sending domain:

```
v=spf1 include: deliverygateways.mastercard.com ~all
```

Example, using a supported IP address: An issuer specifies a "from" address of `inControl@issuer.com`. The DNS records for `issuer.com` in a sample SPF record would be:

```
v=spf1 include: deliverygateways.mastercard.com ~all
```

For domain `alerts.issuer.com` that already has an SPF record, include: `deliverygateways.mastercard.com` must be added to the allowed IP addresses for the domain.

For more information on SPF records, refer to publication RFC 4408 of the Internet Engineering Task Force (IETF).

## Operational Support

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Customers who forget their proofpoint password or becomes locked out should call Global Customer Service.

Registered recipients who incorrectly enter their password five consecutive times are logged out by the Safemail system.

Contact Global Customer Service for assistance. Users who forget their password should also contact Global Customer Service.

Phone:

- 1 – 800 – 288 – 3381, option 4 (U.S.)
- +1 – 636 – 722 – 6636, option 4 (Outside the U.S.)

Email:

- SmartDatahelp@Mastercard.com
- InControl@Mastercard.com

Global Customer Service delete the user's profile. The user then opens the secure email and follow the prompts to re-register.

The password expires after 90 calendar days. Choose a new password that has not been used in the previous two password resets.

## FAQs

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Customers can try the below when having trouble accessing email messages.

1. Emails are being sent to the customer but they are not receiving them.

Ask the user to check their email spam folder to ensure the email message is not classified as email spam. Ask the customer's email administrator to locate the email message if you cannot find it in the spam folder.

2. User receives the email message but cannot access the page to download it.

The user's email or information security department could be blocking the link through their internal IT controls.

Mastercard can only confirm that the message was received by the recipients email system, not the recipient.

We cannot identify what happened after that system received the message. To confirm that the recipient system received the message, contact Global Customer Service.

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