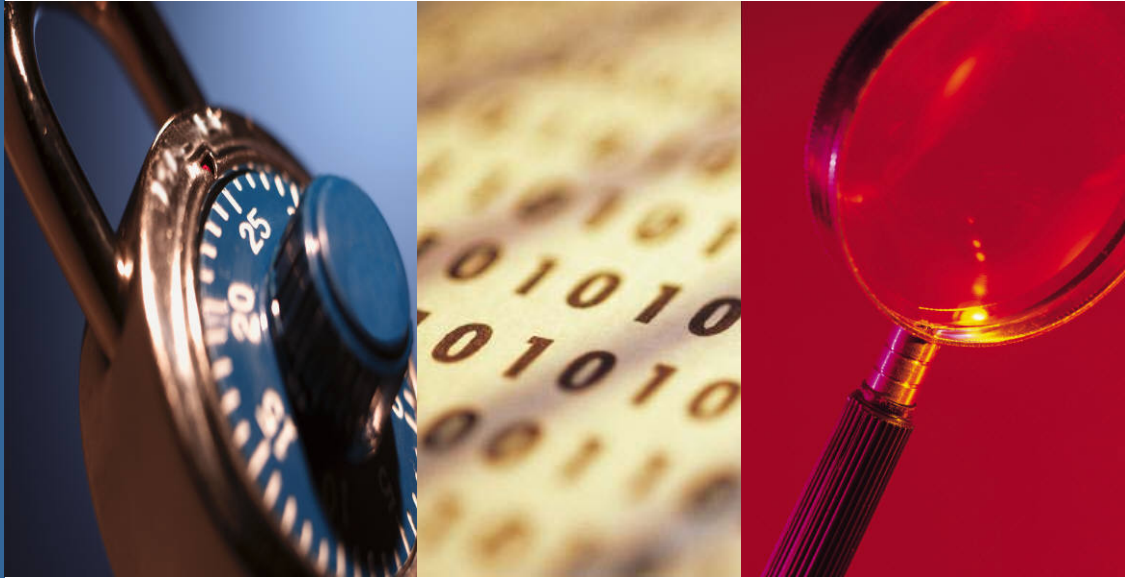


# PCI Compliance Management Services

*A CyberSource Professional Services Offering*



Bolster Customer Confidence and Maintain Compliance With These Card Security Programs:

- Payment Card Industry Data Security Standard (PCI)
- Visa Cardholder Information Security Program (CISP)
- Visa International Account Information Security Program (AIS)
- MasterCard Site Data Protection Program (SDP)
- American Express Data Security Operating Policy (DSOP)
- Discover Information Security and Compliance (DISC)
- JCB security standards

## **Comprehensive PCI Compliance Assessment and Readiness Services**

Unlike most compliance consultants, CyberSource and our audit partner are payment operations experts—not just a security consultancy. You'll get a solution that is PCI compliant, payment-savvy and operationally efficient. We provide the comprehensive readiness services required to achieve certification quickly and with high integrity. When you put your brand and personal integrity on the line, you need to know you have true payment operations security—not just data security. Be sure. Choose CyberSource.

**Complete  
PCI  
Compliance  
Readiness  
Service**

- Compliance Planning and Pre-Audit Assessment
- Remediation Services
- Certification Management

**CyberSource®**  
the power of payment

# Comprehensive Services to Certify Payment Operations Integrity

Working as a full service contractor, or as an adjunct to your in-house audit and security team, CyberSource payment security experts will manage a proven three phase process to ready your organization for successful payment security certification. Following the readiness effort we will, per your requirements, manage certification via completion of your self-assessment audit or by coordinating the engagement of an independent, Qualified Security Assessor.

Following certification, CyberSource is prepared to provide ongoing services to help your organization maintain compliance readiness as specifications change or new vulnerabilities are found.



## Phase 1: Compliance Planning



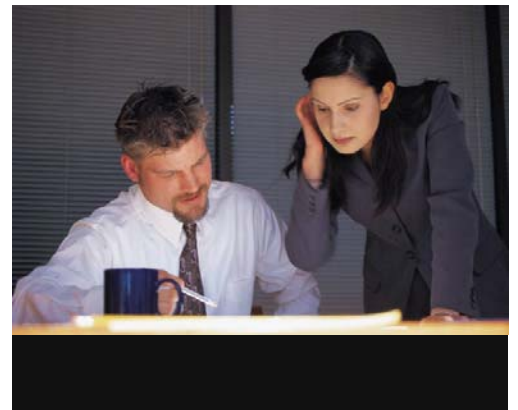
In this initial phase, CyberSource will facilitate a cross-functional kick-off meeting and subsequent planning sessions comprised of stakeholder and "solution-responsible" departments. During this phase, CyberSource will scope the project domain to determine the systems, technology, and processes within the scope of PCI related to the processing, storage, and transmission of cardholder data. A macro-level project plan will be developed. Services include:

- Providing advice and consultation on the PCI Data Security Standard and compliance requirements
- Analyzing project scope against PCI criteria and audit procedures; confirming scope and producing a clear report on systems, technologies and processes in scope for assessment
- Conducting an on-site review of illustrative solutions and control for each PCI requirement
- Conducting training for your team on information security, data handling and the compliance program
- Serving as your advocate with Visa, MasterCard, and their merchant banks, regarding PCI compliance
- Providing guidance and administrative assistance with the compliance project
- Developing/refining project plan

## Phase 2: Pre-Audit Assessment

The objective of the Pre-Audit Assessment is to identify gaps in compliance and establish priorities for remediation. CyberSource will work with your team to review all systems, policies, processes, and procedures covered by PCI and associated programs and establish a detailed list of projects required to achieve compliance. Services include:

- Conducting on-site assessment of your facilities, controls related to the PCI standard
- Completing pre-audit assessment based on PCI criteria
- Conducting investigation and review of each control; tests will be performed to determine compliance based on PCI Security Audit Procedures
- Setting up and initializing the vulnerability scan (may also include additional active scans tailored to your environment and business processes as mutually agreed)
- Conducting a review and analysis of pre-assessment and all scan results
- Conducting a gap analysis based on PCI criteria, vulnerability scan results, and CyberSource best operational/performance practices
- Completing a readiness report documenting results of testing and pre-assessment conclusions
- Developing a comprehensive list of remediation projects and suggesting priorities for remediation activity



## Phase 3: Remediation



CyberSource is prepared to provide comprehensive services to design and implement enhancements to systems, policies and procedures as required to remediate compliance gaps identified in the pre-assessment. Alternatively, CyberSource can act as an expert resource to supplement the capabilities of internal audit and security staff. Services in this phase may include:

- Design and implementation of required policies, procedures and controls
- Design, construction, deployment and testing of required new or enhanced systems
- Providing expert consultation and remediation advice to in-house staff responsible for designing and implementing new systems, policies, procedures and controls
- Reviewing policies, procedures and controls developed by in-house staff
- Managing remediation team and management review of project status and progress
- Conducting management certification of remediation task completion

## Phase 4: Compliance Certification

Per your requirements, CyberSource will manage certification either via completion of your self-assessment (self-audit) or by coordinating the engagement of an independent, card association certified, Qualified Security Assessor. If you require an independent audit, you can choose any Qualified Security Assessor to perform this work, or CyberSource can recommend and help engage an auditor that possesses payment expertise (not just security expertise) to help maximize the quality of results and instill confidence in the audit process. The audit will include:

- Verification of compliance status against PCI standards criteria
- Verification of required vulnerability scan results
- Testing and validation of controls
- Preparation of formal PCI Report on Compliance (ROC) or Self-Assessment Questionnaire (as required)
- Packaging and submission of ROC and related documentation to merchant processor or credit card companies as appropriate
- Accreditation and certification of audit report
- Acting as your advocate and coordinator to resolve any feedback or questions from credit card company or acquiring processor



**Self-Audit  
or  
Independent  
Qualified Security  
Assessor**

## Ongoing Monitoring & Readiness



Once you have achieved compliance you are obligated to maintain compliance. CyberSource is prepared to help you maintain compliance via services to monitor scan reports and changes in the PCI Data Security Standard, or associated card programs, that may impact your compliance status. Ongoing services include:

- Coordinating and managing quarterly vulnerability scans
- Monitoring and assessing results of quarterly vulnerability scans
- Monitoring changes in PCI standards
- Consulting on standards changes and recommended readiness actions

# Why CyberSource Is Your Preferred Vendor for PCI Compliance Services

**Payment Expertise.** CyberSource and its preferred partners are payment experts—not just security assurance vendors. We've been in the business of helping Global 500 merchants through small businesses process payments online since the dawn of the Internet. We know how payment operations work, how payment systems are compromised (as different from standard networks and non-payment applications), and the full array of acceptable approaches to achieve compliance across the multiple requirements. This experience translates into three key benefits.

- 1. Payment Security—Not Just Data Security.** Meeting the standard bolsters data security but may not necessarily address total payment security for your business. CyberSource understands the unique security risks associated with payments and will help you operate to the spirit of the standard—not just the specification. When you engage CyberSource, you'll never worry about confirming your organization's compliance status or payment operations integrity.
- 2. Faster Project Completion.** Unlike companies that simply know network security, we understand payment operations too. We've seen the issues before and have implemented solutions across a broad spectrum of industries and customer profiles. And, since we also operate a payment gateway, we have direct, business-on-the-line experience meeting payment security requirements. No other vendor can apply this unique knowledge and expertise to achieve faster, higher integrity project completion.
- 3. A More Operationally Efficient Solution.** We don't just consult to meet the standard, we provide advice and solutions that meet the standard while maintaining sensitivity to everyday payment operations and profitability. Security firms can help you meet the standard, but may also do it in a way that constrains your operating efficiency. We'll help you meet the standard and likely increase operating efficiency in the process. Don't settle for vendors that aren't payment savvy.

## About CyberSource Professional Services

CyberSource provides payment services to the Global 500 and Fortune 1000, as well as other leading retail, education, travel and telecommunications companies. CyberSource Professional Services is engaged by leading companies around the world, including: Bausch & Lomb, British Airways, Columbia House, DHL, Fender, JC Penney, Nike, Panasonic and more. CyberSource Professional Services provides a complete spectrum of payment management consulting and integration services, including payment service integration, risk management, payment administration automation and payment security compliance.

**1-888-330-2300 [www.cybersource.com](http://www.cybersource.com)**

### NORTH AMERICA

CyberSource Corporation  
1295 Charleston Road  
Mountain View, CA 94043  
T: 888.330.2300  
T: 650.965.6000  
F: 650.625.9145  
email: [info@cybersource.com](mailto:info@cybersource.com)

### EUROPE

CyberSource Ltd.  
400 Thames Valley Park Dr.  
Thames Valley Park  
Reading RG6 1PT  
United Kingdom  
Phone: +44 (0) 118.965.3819  
Fax: +44 (0) 870.460.1931  
email: [uk@cybersource.com](mailto:uk@cybersource.com)

### JAPAN

CyberSource KK  
3-25-18 Shibuya, Shibuya-ku  
Tokyo 150-0002 Japan  
Phone: +81.3.4363.4111  
Fax: +81.3.4363.4118  
email: [mail@cybersource.co.jp](mailto:mail@cybersource.co.jp)

[www.cybersource.com](http://www.cybersource.com)