



Road to Compliance: PA-DSS

What is PA-DSS?

The Payment Application Data Security Standard (PA-DSS) is a set of industry security standards that assist software vendors with creating and maintaining secure payment applications. PA-DSS applies only to third-party payment software that stores, processes or transmits cardholder data. It does not apply to hardware terminals or software developed by merchants and agents for in-house use only.

The PA-DSS is a set of 14 requirements that every POS application developer should follow to maintain a high level of security within their applications. By making PA-DSS part of the PCI standard owned and administered by the PCI Security Standards Council, it becomes an industry-wide mandate that represents a significant step in securing cardholder data at the point of sale. This multifaceted security standard includes requirements for:

- ◆ Application Design
- ◆ Application Security
- ◆ Application Testing
- ◆ Network Architecture
- ◆ Other critical protective measures

The Payment Application Data Security Standard is administered by the PCI Security Standards Council (“PCI SSC”).

What does compliance mean to you?

PA-DSS validation assures merchants and their customers that the point-of-sale systems being used are not storing prohibited credit card data and are PCI-compliant. A PA-DSS audit, administered by a Payment Application Qualified Security Assessor (PA-QSA) in good standing and acknowledged by PCI Security Standards Organization — such as Tevora Business Solutions — is recommended to oversee the data security of a company’s payment applications. The audit begins with an onsite gap analysis, followed by corrective actions to address any identified deficiencies.

Tevora as a PA-QSA:

As a Payment Application Qualified Security Assessor (PA-QSA) in good standing and acknowledged the PCI Security Standards Council, Tevora can be your partner of choice when looking for help in achieving and demonstrating compliance.

Working closely with many Fortune 1000 companies around the country, Tevora has the expertise to move decisively and thoroughly analyze, remediate, and assess adherence to the PABP standards in a cost effective manner.

Report on Validation (ROV):

In order to receive a Report on Validation, an onsite assessment must be conducted by a Payment Application Qualified Security Assessor (PA-QSA). Tevora's proven program is designed with efficiency in mind and comes from methodologies perfected from years of working as security advisor to some of the largest companies in the world.

Tactical and precise, the Road to Compliance with Tevora is a simple three step process:

◆ Step 1: Gap Analysis

A Tactical Gap analysis will go a long way in outlining strategies for a cost effective road to compliance. In addition to scope reduction, control validations will be made early on so remediation efforts can be direct and focused.

◆ Step 2: Remediation

Whether it is writing security policies or implementing the security controls: working hand in hand with Tevora QSA's ensures direct and efficient ROI. Unlike other firms, our remediation services are always performed by the QSA that will be signing your final ROV. This means that the investments you make will always be the right ones.

◆ Step 3: Assessment

True partners are with you until the end and Tevora will be there to sign with confidence the Recommendation on Validation (ROV).

Who needs a signed Report on Validation (ROV)?

All *software vendors* seeking to validate their payment applications must engage a Payment Application Qualified Security Assessor (PA-QSA) to perform payment application assessments.

The Annual On-Site Security Assessment must be completed according to the Payment Application Data Security Standard document. This document is also to be used as the template for the Report on Validation to be submitted to the PCI Security Standards Council.

About Tevora

Tevora Business Solutions is a leading international consulting firm specializing in information assurance, governance and compliance. With a distinctive combination of proven services, Tevora aids enterprises in protecting their most important assets from external and internal threats. We base our practice on the need for clarity, objectivity and expertise and utilize proven methodologies and industry best practices. In a world where enterprises are facing increasingly complex information security challenges, Tevora's expertise assures its clients skilled solutions. Tevora was founded in 2003 and is based in Lake Forest, California.

Please contact us for more information:

e: cisp@tevora.com

t: (888) 4-Tevora

f: (949) 250 - 9993

www.tevora.com

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