



## PCI Road to Compliance

### What is PCI DSS?

The Payment Card Industry Data Security Standard is intended to protect cardholder data—wherever it resides—ensuring that members, merchants, and service providers maintain the highest information security standard. When customers offer their bankcard at the point of sale, over the Internet, on the phone, or through the mail, they want assurance that their account information is safe.

Merchants and service providers transacting, storing, or handling credit card account numbers must adhere to the 12 security principals defined as part of the PCI Data Security Standards. This multifaceted security standard includes requirements for:

- ◆ Security Management
- ◆ Policies & Procedures
- ◆ Network Architecture
- ◆ Software Design
- ◆ Other critical protective measures

The PCI DSS version 1.2 is a set of comprehensive requirements for enhancing payment account data security. The standard was developed by the founding payment brands of the PCI Security Standards Council, including American Express, Discover Financial Services, JCB, MasterCard Worldwide and Visa International, to help facilitate the broad adoption of consistent data security measures on a global basis.

### What does compliance mean to you?

Compliance validation must be provided by merchants and service providers as a means of ensuring to the card brands and your acquirer that you have adhered to the PCI Data Security Standards.

Validation requirements vary based on the levels defined by VISA and PCI Security Standards Organization and can range from self assessments questionnaires to yearly submission of a signed Recommendation of Compliance (ROC) by a Qualified Security Assessor (QSA) in good standing as acknowledged by PCI Security Standards Organization.

### Tevora as a QSA:

As a Qualified Security Assessor (QSA) in good standing and acknowledged by PCI Security Standards Organization, 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 PCI standards in a cost effective manner.

## Road to Report on Compliance (ROC):

In order to receive a Report on Compliance, an onsite assessment must be conducted by a Qualified Security Assessor (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 ROC. 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 Report on Compliance (ROC).

## Who needs a signed Report on Compliance (ROC)?

### Level 1 Merchants:

- Any merchant-regardless of acceptance channel-processing over 6,000,000 credit card transactions per year.
- Any merchant that has suffered a hack or an attack that resulted in an account data compromise.
- Any merchant that a card brand, at its sole discretion, determines should meet the Level 1 merchant requirements to minimize risk to the their system.
- Any merchant identified by any other payment card brand as Level 1.

### Level 1 Service Providers:

All VisaNet processors (member and Nonmember) and all payment gateways.

### Level 2 Service Providers:

Any service provider that is not in Level 1 and stores, processes, or transmits more than 1,000,000 Visa accounts/transactions annually.

## 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.

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