



Payment Card Industry compliance

**Add value.
Inspire trust.**



Maintain the integrity of your customers' information.

Your challenges

With the proliferation of online shopping and banking services, credit card transactions are growing at a tremendous rate. To create additional levels of protection for cardholders while ensuring that merchants meet minimum levels of security, industry standards were created for organisations handling payment services involving cardholder information. This includes the Payment Card Industry Data Security Standard (PCI DSS) for organisations.

What is Payment Card Industry compliance?

The global Payment Card Industry (PCI) standards define specific requirements for the different areas in processing card payments. These are set and agreed upon by stakeholders such as banks, merchants and payment services providers. PCI compliance is required for all merchants and service providers that store, transmit or process payment card information.

To achieve PCI compliance, merchants and service providers must:

- Install and maintain a firewall configuration to protect cardholder data
- Refrain from using vendor-supplied defaults for system passwords and other security parameters
- Protect stored cardholder data
- Encrypt transmission of cardholder data across open, public networks
- Use and regularly update anti-virus software on all systems commonly affected by malware
- Develop and maintain secure systems and applications
- Restrict access to cardholder data on a business need-to-know basis
- Assign a unique ID to each person with computer access
- Restrict physical access to cardholder data
- Track and monitor all access to network resources and cardholder data
- Regularly test security systems and processes
- Maintain a policy that addresses information security

Why is PCI compliance important for your business?

Fraud and identity theft are on the rise, affecting both large and small companies. The reality of a data breach is detrimental to your business; it affects your customers as well. Getting compliant with the PCI DSS will not only help reducing the cost by helping to prevent data breaches, but also will result in the prevention of fines.

SIX STEPS TO PCI COMPLIANCE

Maintain an inventory of system components in scope with PCI DSS.

Identify and document the cardholder data in possession to verify that no data exists outside of the current defined cardholder data environment (CDE).

Go through all the PCI DSS controls and complete a detailed scoping study within the CDE.

Upon any implementation of controls made following the scoping study, document and prepare a 'controls in place' report. Conduct a pre-certification audit and document any controls that are not fully compliant.

Retain documentation on how your company adheres to the scope as well as the results.

Once all control objectives are implemented, you are ready for the final certification audit.

Our PCI compliance services

TÜV SÜD South Asia is a Qualified Security Assessor (QSA) company registered with PCI DSS Standards Security Council (SSC) to carry out end to end PCI audits & certification.

- **PCI DSS gap assessment**
In-depth assessment and analysis of client's card holder data environment to identify gaps vis-à-vis the 12 security requirements mandated by PCI DSS standards security council. This serves as a baseline to be able to get ready for the compliance audit and achieve certification.
- **Documentation and implementation support**
Review of mandatory policy and procedures to determine proper PCI coverage, accompanying consulting is provided.
- **ASV scanning**
Quarterly external vulnerability scans for your business.
- **Penetration testing**
Internal and external penetration testing of network and application infrastructure, configuration review.
- **Training and workshops**

Our Head Offices in Middle East, ASEAN, South Asia and Africa Region

ABU DHABI

Tel: +971 2 676 7600
Email: info.me@tuvsud.com
www.tuvsud.com/ae

SINGAPORE

Tel: +65 6778 7777
Email: info.sg@tuvsud.com
www.tuvsud.com/sg

INDIA

Tel: +91 1800 212 2000
Email: info.in@tuvsud.com
www.tuvsud.com/in

AFRICA

Tel: +27 13 244 1330
Email: info.za@tuvsud.com
www.tuvsud.com/za

PCI awareness workshops/training for your staff, certified PCI DSS lead implementer training.

- **Certification**

On-site audits carried out by a qualified security assessor (QSA), ROC, AOC and guidance on SAQ.

Your business benefits

- **Improve marketability** – by being certified for PCI compliance, which enhances your business reputation and drives customer recommendations and return business.
- **Minimise risk** – and ensure that your payment services are secure by maintaining compliance with the requirements.
- **Increase adaptability** – through PCI certification, which prepares your business to comply with future regulations. You will also be able to identify ways to improve the IT infrastructure of your business, thus increasing productivity.
- **Benefit from global support** – with expert advice and guidance from TÜV SÜD's international network of specialists, who are well equipped to support PCI compliance certification in all key markets.

Why choose TÜV SÜD?

TÜV SÜD's international experts are well versed in the trends and practices of firms worldwide. They are also equipped to advise and assist you on your way to achieving PCI compliance. Our auditors will guide you in the periodic assessments to identify and minimise potential risks. By partnering with us, your company's attention and commitment to PCI compliance will gain global recognition. Beyond certification, we also provide you with periodic feedback on ways to improve your existing processes.

Add value. Inspire trust.

TÜV SÜD is a trusted partner of choice for safety, security and sustainability solutions. It specialises in testing, certification, auditing services. Since 1866, the company has remained committed to its purpose of enabling progress by protecting people, the environment and assets from technology related risks. Through more than 28,000 employees across over 1,000 locations, it adds value to customers and partners by enabling market access and managing risks. By anticipating technological developments and facilitating change, TÜV SÜD inspires trust in a physical and digital world to create a safer and more sustainable future.

Follow us on social media



@tuvsud



[linkedin.com/company/tuvsud](https://www.linkedin.com/company/tuvsud)



[youtube.com/tuvsud](https://www.youtube.com/tuvsud)