

# Make your company PCI compliant – quickly and simply

The increasing misuse of card holder data (CHD) is a major threat for everyone. To fight the rise in abuse the major payment brands defined the Payment Card Industry Data Security Standard (PCI DSS). All merchants and service providers handling CHD must follow this standard. The PCI Compliance Engine helps to achieve PCI compliance easily, increases security and saves cost on top.

## I don't have a security gap - or do I?

Do you know how many payment transactions, messages and records are channeled across your company-wide network? Can you really guarantee that they are properly secured? Payment card data are to be found in numerous processes and can be accessed by many people. The tiniest security gap might be sufficient for a breach. Handling CHD means you have to comply with PCI DSS. Non-compliance can result in major losses.

### > Avoid cost of non-compliance and possible data breaches

- Incident fees, costs of fraud, handling and compensation costs, cost of litigation, etc. (primary losses)
- Considerable loss of image and customers' trust, possible declining (online) sales, etc. (secondary losses)
- Worst case: loss of the right to accept and process credit cards
- Increase security and decrease PCI DSS induced cost
- Fast implementation plug in one application after the other to establish a corporate solution stepwise

- Minimize potential security gaps while keeping business processes stable, fast and efficient
- Reduce the scope of PCI DSS and therefore time and cost of auditing and certification significantly
- > Proven and certified solution since 2009
- Platform-independent, configurable mapping engine
- PCI DSS-certified
- · Fully automated key management and cryptography
- Secure protocol handlers such as message and file handlers, PCI DSS-certified, SAP RfC using sFTP, PGP, HTTPS, SNC, etc.

## Product Line

The PCI Compliance Engine (pEngine) is designed to shield all kinds of systems in all kinds of businesses where CHD are processed, stored or transmitted. The engine can also be used as a general security tool to protect your own and your customers' sensitive data effectively (sEngine – the Data Security Engine).

## **Features and functions**

#### Place your trust in a truly simple solution: pEngine – the PCI Compliance Engine

Compliance with PCI DSS means fulfilling close to 300 dedicated requirements in each of your affected processes, applications, databases and storage areas, your company network, your data center. And your staff has to undergo yearly PCI awareness trainings. That may sound rather complicated – but it doesn't have to be because we provide a truly simple yet effective approach.

#### Our method

We replace the original incoming PAN (primary account number = credit card number) in your systems with tokens or artificial IDs, as we call them. Thus your applications become PCI DSS-compliant immediately (or we should better say taken out of the scope of PCI DSS) while keeping your processes stable. As the most valuable data – the PANs – are taken out of your applications and highly secured at a different place instead, the risk of compromise is reduced to an absolute minimum.

#### Less cost

Other solutions are prohibitively expensive. Total cost of ownership (TCO) analyses of customers show that the standard approach to become PCI DSS compliant means doubled project costs and an increase in running costs of up to 100% easily. By creating a secured zone without original PANs – shielded by the PCI Compliance Engine – we can succeed in taking your applications out of scope of PCI DSS and thereby avoiding these excessive costs.

#### Technology and implementation

The PCI Compliance Engine is based on well established, highavailability technology and runs on a virtualized platform. Being flexibly scalable, the PCI CE is designed for large and small businesses alike, independent of your processes or IT landscape. The engine's value unfolds when used as a corporate solution. The more applications that join the shielded PAN-free zone, the greater your benefit. And using it as a shared and managed service gives you even more benefit.

#### Our certification - your value

pEngine is audited and certified yearly. Our certificate of value is your benefit! The reference itself will speed up your company's certification process significantly while keeping you certified sustainably. As a permanent member of the global PCI Security Standards Council, we look after your interests. And you will be a highly welcome member of our PCI Compliance Engine user group.

#### **Contact incentive**

Not yet sure how the PCI Compliance Engine could secure your environment? Don't hesitate to contact us. Our experts will be glad to explain how your specific requirements and our solution fit together.



Data process flow with PCI Compliance Engine: applications and networks of merchants and service providers are out-of-scope of PCI DSS.