



PCI Compliance Solutions

- PCI DSS Pre Compliance Assessment
- PCI DSS Gap Analysis
- PCI DSS Technology Remediation and Implementation
- PCI DSS Complaint Consumer Card Services Support

What is PCI DSS?

Payment Card Industry Data Security Standard Compliance (PCI DSS) is a compliance program, resulting from collaboration between the credit card associations to:

- Create common industry security requirements for cardholder data
- Use common set of industry tools and measurements to ensure safe handling of sensitive information
- Use actionable framework for developing a robust account data security process - including preventing, detecting, and reacting to security incidents
- Provide technical requirements for secure storage, processing, and transmission of cardholder data
- Standardize on auditing and scanning procedures

Who needs to worry about it?

PCI DSS applies to all members, merchants, and service providers that store, process or transmit cardholder data, whether that data is received in a point of sale, phone, e-commerce or other type of transaction. There are different levels of PCI compliance required based on the credit card volume a merchant handles.

What is the impact on Non-compliance?

Failure to comply with PCI-DSS requirements can result in stiff contractual penalties from members of the payment card industry.

- Fines of \$500,000 per data security incident
- Fines of \$50,000 per day for non-compliance with published standards
- Liability for all fraud losses incurred from compromised account numbers
- Liability for the cost of re-issuing cards associated with the compromise
- Suspension or revocation of the merchant's right to accept or process credit card transactions
- Loss of business due to bad publicity

How can MphasiS - HP Enterprise Services help?

We offers a compliance approach and roadmap which provides a complete PCI compliance solution.

We offer:

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Security Solutions to assist in PCI Compliance:

- HP Enterprise Services security policies and procedures support the PCI Data Security Standards requirements
- Database Activity Monitoring
- Application Activity Monitoring
- Data-at-Rest Encryption
- Network Management
- Vulnerability Assessment and Management
 - Applications penetration testing
 - Penetration testing and internal vulnerability scanning
- Access Management
- Event / Incident Management
- Encryption products for applications that store cardholder data
- Applications OWASP Scanning (PCI requirements 6.5, 6.6, and 11.3)

Why HP Enterprise Services?

- 1.8 million merchant accounts trust HP Enterprise Services with their cardholder data. HP Enterprise Services has more than 35 years of card processing experience with global operations that span six continents in more than 18 countries with high level of data security compliance.
- HP Enterprise Services has been accepted as a member of the PCI Security Standards Council (PCI SSC) which helps in the following:
 - Review of requirements prior to publication
 - Access to council for clarification of requirements
 - Potential to participate in forums setting direction of council
- HP Enterprise Services partners with certified QSA to facilitate assessment and recommend solutions for hosting and one off clients

About MphasiS

MphasiS is a leading Applications, Infrastructure Technology, and BPO services provider. The company delivers real improvements in business performance for clients through a combination of technology know-how, domain and process expertise. With currently over 34,000 people, MphasiS services clients in Financial Services, Manufacturing, Healthcare, Communications, Media & Entertainment, Transportation & Logistics, Energy & Utilities, Consumer & Retail, and Governments around the world. To know more, visit www.mphasis.com.

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