

Direct Payment Solutions



New Zealand-based Direct Payment Solutions Assured of Greater Data Integrity on Credit Card Transactions

Security-Assessment.com, a Datacraft subsidiary, is instrumental in helping company meet stringent industry security compliance standards



Industry

Financial Services

Country

New Zealand

Challenge

To comply with Payment Card Industry Data Security Standards (PCI DSS)

Solution

Security-Assessment.com's Payment Card Industry QSA Services

Executive Summary

Direct Payment Solutions (DPS) is a leader in Internet payment solutions for the Australian and New Zealand markets. New regulations were recently introduced in New Zealand that required all organisations that store, transmit or process credit cards, to comply with Payment Card Industry Data Security Standards (PCI DSS).

With thousands of New Zealand companies counting on DPS to process their electronic payments on a daily basis, it is imperative that DPS becomes PCI DSS-compliant. DPS enlists the expertise of Security-Assessment.com, a Datacraft subsidiary, as the go-to partner for the complex compliance project.

Results

- ▲ DPS achieved PCI DSS compliance. Their PCI DSS compliant status is a key differentiator for DPS over its non-compliant competitors
- ▲ Reinforces DPS' reputation as a trusted processor of electronic payments

Client Overview

Direct Payment Solutions (DPS) is a leader in the development and provision of payment solutions for the Australian and New Zealand markets. DPS have been leaders since 1997. DPS has introduced many robust solutions such as Payment Express, a best practice-based system that is Visa and Master Card-certified. The solution is used to facilitate electronic payments seamlessly from multiple access points such as mail order/telephone, interactive voice response (IVR) and EFTPOS seamlessly, in real time.

Business Challenge

DPS is a company that processes, stores or transmits cardholder data. The Payment Card Industry Data Security Standard (PCI DSS) has become a compliance requirement for all New Zealand organisations that store, transmit or process credit cards. The PCI DSS is set up to provide organisations with a minimum set of prescribed controls to proactively protect customer account data and prevent its disclosure to malicious third parties. The PCI DSS, a set of comprehensive requirements for enhancing payment account data security, was developed by the founding payment brands of the PCI Security Standards Council, including American Express, Discover Financial Services, JCB International, MasterCard Worldwide and Visa Inc. International, to help facilitate the broad adoption of consistent data security measures on a global basis.

The PCI DSS defines 12 principle security requirements that must be adhered to by organizations handling, storing and processing credit card information. These requirements are categorised into six sections that address various areas of security controls including technical, administrative and physical security measures. Unlike many standards the PCI DSS includes detailed implementation baselines.

Thousands of New Zealand companies trust DPS to process their electronic payments. Organisations that do not comply with the PCI DSS face sanctions that may have a financial impact, heavier audit requirements and exclusion from the Payment Card Industry. It was therefore imperative that DPS becomes PCI DSS-compliant, as handling credit card data is integral to its day-to-day operations.

DPS utilised the expertise of Security-Assessment.com to provide assistance and validation



“We are very proud of our PCI compliant status. The professionalism and technical expertise shown by Security-Assessment.com was invaluable throughout the evaluation. The validation of our PCI compliance demonstrates to our customers that we take the responsibility of being a trusted processor very seriously.”

Jonathan Boucher, Infrastructure Manager, DPS

of their PCI DSS compliance. New Zealand-based Security-Assessment.com, wholly-owned by Datacraft, is a world-leading IT firm that specialises in information security advisory and assessment services, as well as being an accredited PCI QSA company.

Relationship History

DPS and Security-Assessment.com have been working together since 2007. DPS follows a rigorous security programme and have partnered with Security-Assessment.com to assist by testing and validating their security posture.

Solution Provided

Due to its width and breadth, the PCI DSS poses many and varied challenges to an organisation. Achieving and maintaining compliance is not simply a technical issue. The independent validation of PCI compliance can be conducted by Qualified Security Assessors only. Security-Assessment.com is a qualified Security Assessor (QSA) for providing PCI DSS onsite reviews. Security-Assessment.com is one of the only few companies in New Zealand that are QSA certified.

How We Delivered

Security-Assessment.com was thorough, informative and confident in their approach to the PCI Compliance project. Security-Assessment.com follows an incremental approach by setting deliverables at each phase of the compliancy process. This ensured that everyone in this process at DPS was kept up to date. This approach required a high level of communication throughout. Security-Assessment.com provided DPS with a qualified PCI QSA with in-depth knowledge of both the technical and business aspects of this process. This meant that the consultant articulated the recommendations on a business level which was invaluable to DPS.

Handling Credit Card Data is core to DPS's business therefore PCI Compliance becomes an integral part of their day to day operations. This focus along with DPS's maturity in engaging the right people from their organisation to work with Security-Assessment.com was key to ensuring the project was a success.

Security-Assessment.com firmly believes in educating its clients about compliance-as-an-ongoing-process. Security-Assessment.com believes that purchasing approved security products does not ensure compliance with the standard. Rather, organisations

DATA CRAFT SUCCESS STORY

need to be cognisant not only of how they implement the solution, but of how they "manage and maintain those systems" as well.

Jonathan Boucher, Infrastructure Manager of DPS shared: "Achieving compliance proved to be a complex issue that was not centred solely on technical improvements. Security-Assessment.com was able to expertly advise us on the steps we needed to take in order to align people, policy and process along with the technology to fulfil the strict requirements."

Value Derived

DPS have achieved PCI compliance. Being compliant is proof to their customers that they take their responsibility as a trusted processor of electronic payments very seriously and wish to maintain that trust. PCI Compliance also means that DPS now has a key business differentiator from their competitors that have not yet independently demonstrated their compliance. It is also a clear demonstration of the level of security maturity and awareness within the organisation. Maintaining and demonstrating their security posture has always been important to DPS and they have once again shown that they embrace the standards that have been set in their industry.

Solution at a glance

- ▲ Payment Card Industry Advisory Services:
Provides scope and roadmap implementation;
Conducts PCI compliance gap analysis;
Facilitates business process re-engineering