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Creating Trust Online™

Comodo HackerGuardian PCI Compliance

Compliance drives commerce:
A reseller's Case Study - Merchant-Accounts.ca

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PCI Compliancy:

What is PCI Compliancy?

Time and time again, hackers break into websites and steal millions of records containing consumers' sensitive information. In response to this escalating threat, the Payment Card Industry (PCI) Data Security Standard and Council were created. This is a joint effort by the major credit card companies American Express, Visa, MasterCard, JCB and Discover, designed to create standards and regulations that guide how websites collect, store and protect customer data. Importantly, to drive adoption, the credit card companies have begun to impose penalties on businesses and credit card processors which suffer a security breach due to a lack of compliance. Worse, businesses which choose not to comply, risk escalated penalties and may be denied the right to process card transactions altogether.

Key elements of compliance (all levels)

The PCI compliance specifies a set of requirements to ensure that correct measures are taken to secure all data, both internal and externally exposed.

1. Secure Network Design and Maintenance to ensure that there is a properly configured firewall to protect cardholder data. Further, hardware and software credentials and security configurations must be actively managed.
2. Cardholder data must be diligently protected. Data transmitted over publicly available networks must be encrypted.
3. A Vulnerability Management Program that includes regular network and application scans performed by a certified 3rd party, to detect security flaws which may be exploited by hackers. Anti-virus applications must be deployed and regularly updated..
4. Strong Access Control Measures that restrict physical and logical access to cardholder data, Access, through unique user ID's, is only to be issued on a need-to-know basis.
5. Regular Testing and Active Monitoring of all connected network resources having access to cardholder data.
6. Maintain an Information Security Policy and compliance verification program

Achieving Compliance

To be compliant, all businesses must use the services of PCI approved companies to perform compliance security scans. The results of these scans are issued in detailed compliance reports which are then used for approval by the specific card company requirements. The PCI Security Standards Council manages the process for security

companies to become Approved Scanning Vendors (ASVs), and Comodo is an approved ASV.

CASE STUDY

The problem for Merchant-Accounts.ca

PCI compliance is a technically complex security standard. How can Merchant-Accounts.ca deliver an easy to understand PCI compliancy solution for its customers when many small merchants have difficulty understanding even basic technical issues such as how to upload files to a website?

PCI compliance as a technical security standard – is very stringent and complicated. Most small online businesses do not have an IT department or team available to help them with complicated technical issues. In fact, for some, even setting up a basic domain name and learning the concepts of website hosting and how to use FTP to upload files can be difficult. Even for the experienced webmaster, the PCI security standard can appear daunting.

Without support, some eMerchants may never make it through the process and may give up early on because of the perceived difficulty. The consequences can be severe including fines, penalties or worse, an inability to use credit card to conduct online transactions.

The solution

Selecting a partner who can make it affordable, take away the guesswork and create clearly defined steps that the merchant can follow. Most importantly – give them access to people who can answer their questions about PCI compliance.

Initially, Merchant-Accounts.ca opted for giving their clients some recommendations on PCI solutions they can implement. Visa and MasterCard had provided a list of authorized PCI compliance scanning vendors. However, this was an inadequate approach since customers were tasked with finding a company to work with that could help them achieve PCI compliance. This was further complicated by the fact that there is a significant variance in the different offerings available in terms of PCI compliance scanning. The pricing for these services vary greatly, and in some cases the services were just not targeted (or even viable) for small and mid-sized business.

The result was that Merchant-Accounts.ca customers were left unsupported with a slew of options to research. In situations when a merchant ran into a problem, they often did not understand which party to approach with their issue and in some cases could get stuck in a back-and-forth situation between the PCI security vendor and the payment gateway.

While Merchant-Accounts.ca has a technically proficient staff and can assist merchants with certain issues such as shopping cart configuration, PCI compliance (a very strict standard that often requires an organization to implement a root-and-branches overhaul of existing security practices) is not a core competency.

Ultimately, Merchant-Accounts.ca decided it needed to choose one provider to recommend that was easy to use for their customers and did not require Merchant-Accounts.ca to become PCI compliance experts.

Therefore, there was a need to find a partner that met certain key requirements:

- They had to be an Approved Scanning Vendor (ASV).
- They had to have a simple to understand/ deployable solution.
- They had to provide cost effective solutions that are well within the budget of the typical small business.
- They had to offer a comprehensive suite of security tools which provide an effective security scanning and PCI compliance solution, while being easy to use through an intuitive interface. Merchants needed to be able to log in and start receiving the benefit of these tools with a minimum investment of time and effort.
- They had to provide excellent customer service in the event that merchants have a question. This is especially important because many of clients are small businesses with limited IT resources.

Fundamentally though, Merchant-Accounts.ca realized they needed a provider who understood that PCI compliance is not what the merchant is interested in accomplishing. The merchant's concern is to build a successful e-commerce website whereas PCI compliance is simply another step in the chain in order to accomplish this task. At the same time, the partner had to be able to support customers in this sometimes complex requirement where customers had limited funds, limited expertise and limited staff to carry out the needed functions.

The partnership: Comodo's HackerGuardian and Merchant-Accounts.ca

In choosing Comodo, Merchant-Accounts.ca was able to deliver a high level of technical efficacy for PCI scan compliancy in combination with a support infrastructure to make this easier for merchants.

Comodo enabled Merchant-Accounts.ca to deliver a "one-stop" shopping experience to clients so they would not go off-site to find a required PCI service, which could have resulted in revenue loss for Merchant-Accounts.ca. More important, from a customer perspective, if the merchant had to source their own solutions it then becomes their responsibility to figure out how all the pieces must tie together. The typical small online merchant did not have the ability or proficiency to quickly locate a PCI security vendor that is cost-effective and will meet the needs of their business.

COMODO is in touch with the reality of running a small business, and works with small and mid-sized merchants to help them obtain the mandatory PCI scan as part of their compliant website environment. This close strategic partnership between Merchant-Accounts.ca and COMODO has enabled Merchant-Accounts.ca to offer PCI and daily security scanning service to clients. Because of the close working nature of the partnership, merchants are no longer working between two independent parties and can now find a solution under one roof.

The results – easy to buy, easy to deploy

Merchants are now seeing PCI compliance as a benefit to their business and a service of value, instead of a roadblock or hurdle that must be overcome.

Creating a clear path to follow and offering all the required services under one roof has helped merchants to successfully launch their websites more quickly and easily.

With less time spent on confusing technical issues, and without needing to go out on their own to find a PCI compliance vendor, merchants can spend more time building, improving and promoting their website. This is a far better investment of a merchant's time, as it will result in increased sales and further the development and success of their business. Where merchants used to see PCI compliance as a roadblock to getting online, they now see it as an advantage for their business. Bundled with COMODO's daily security scanning, the merchants have greater confidence in their website and are better able to identify and rectify potential security issues before they become a problem.

Business Results:

The partnership with COMODO has dramatically improved productivity for Merchant-Accounts.ca staff, because they can defer to COMODO on PCI compliance issues. This fills a much-needed service to clients, and is executed in a way that has not diverted Merchant-Accounts.ca staff resources to support technical and potentially complex security issues. This has allowed Merchant-Accounts.ca to focus on their core business - providing merchant accounts and credit card processing solutions.

- Improved customer satisfaction on PCI related issues evidenced by a reduction in follow-up phone calls requesting information regarding PCI Compliance by over 90%
- Where Merchant-Accounts.ca used to incur customer care costs from supporting PCI compliance inquiries, this has turned into a source of revenue by reselling the Comodo PCI Compliance solutions.
- Accelerated PCI compliancy of customers – because merchants do not need to research an outsourced PCI compliance scanning solution, they are now achieving PCI compliance far more quickly. Merchants are completing the process and going live with credit card processing more than twice as quickly when compared to the amount of time the average merchant took to achieve compliance before the Comodo PCI solution was offered.

About Merchant-Accounts.ca

Merchant-Accounts.ca specializes in providing merchant accounts and credit card processing services to Canadian and international businesses. With a customer centric focus, Merchant-Accounts.ca provides the highest level of customer service through a close working relationship with each individual merchant.

Business owners receive the benefit of a one-on-one dedicated account representative who is available to assist with any and every issue related to the launch and marketing of an e-commerce website. By taking the time to work closely with each merchant, business owners are better able to complete their application, develop a more effective website, and go live with credit card processing more quickly.

Website: www.merchant-accounts.ca

About Comodo

The Comodo companies provide the infrastructure that is essential in enabling e-merchants, other Internet-connected companies, software companies, and individual consumers to interact and conduct business via the Internet safely and securely. The Comodo companies offer PKI SSL, Code Signing, Content Verification and E-Mail Certificates; award winning PC security software; vulnerability scanning services for PCI Compliance; secure e-mail and fax services.

Continual innovation, a core competence in PKI, and a commitment to reversing the growth of Internet-crime distinguish the Comodo companies as vital players in the Internet's ongoing development. Comodo secures and authenticates online transactions and communications for over 200,000 business customers and 3,000,000 users of our desktop security products.

For additional information on Comodo - Creating Trust Online™ visit <http://www.comodo.com>