



Visa Payment Application Best Practices assist software vendors in creating secure payment applications that help ensure merchant PCI compliance.

To be considered secure, these applications must:

- Not retain full magnetic stripe data or CVV2 data
- Protect stored data
- Provide secure password features
- Log application activity
- Support secure application development best practices
- Protect wireless transmissions
- Address vulnerabilities identified through testing
- Facilitate secure network implementations
- Never store cardholder data on a server connected to the Internet
- Facilitate secure remote access to application
- Encrypt sensitive data over public networks

DRG offers payment application software providers independent assurance services to support the assessment, remediation, certification and accreditation of Visa Payment Application Best Practices (PABP)

PABP is the first industry-specific data security standard related to application security issues involving credit card acceptance and processing. PABP was derived from the Payment Card Industry (PCI) Data Security Standard, a unified standard between Visa, MasterCard, American Express, Discover and JCB card companies to address the growing issue of cardholder account security among US payment service providers and merchants. Secure payment applications, when implemented in a PABP-compliant environment, minimize the potential for security breaches leading to compromises of full magnetic stripe data or CVV2, and the damaging fraud resulting from these breaches.

SECURITY ASSESSMENT SERVICES OVERVIEW

For over eight years, Digital Resources Group (DRG) has been helping market leading companies conduct business safely and efficiently in a highly networked world. We deliver a broad range of consultation, review and technical security solutions that provide high quality risk assessment and remediation services to help businesses maneuver through the ever changing and complex security challenges and compliance requirements of the payment industry.

Our consultants are professionally trained by Visa and awarded the credential of QDSP (Qualified Data Security Professional). As a Qualified Data Security Company (QDSC) for the PCI Data Security Standard, DRG is certified to validate compliance of merchants and services providers for all card association data security programs. From the launch of Visa's Cardholder Information Security Program (CISP) to the rollout of the PCI Data Security Standard, DRG has helped popular online merchants,

traditional retailers, and critical infrastructure service providers protect themselves and the customers they serve against the growing threat of fraud.

Visa PABP assists software vendors in creating secure payment applications that in turn help ensure merchant customers achieve PCI compliance. DRG's knowledge of the PABP standard and ability to evaluate and assess an application's capabilities related to these criteria empowers our clients to design and deploy highly secure and performance-driven electronic payment systems.

We help software providers like shopping cart vendors, payment service providers, and payment software companies to achieve compliance, by offering PABP pre-audit application development and post-audit remediation services in addition to flexible certification programs and payment terms. Utilizing our extensive range of PABP services, DRG clients are able to more efficiently utilize their development resources and protect credit card data during the transaction process.

SCOPE OF PABP SERVICES

DRG custom tailors its PABP certification programs to meet the desired scope and requirements of each company. PABP assessments address systems and applications where cardholder data is retained, stored, or transmitted during the transaction authorization and settlement lifecycle. Other areas of your network that store, transmit or permit access to cardholder data may also be included. Validated payment applications are eligible for inclusion in the prestigious "List of CISP-Validated Payment Applications" located on Visa's web site.



THE DRG ADVANTAGE

DRG differentiates its service from competitors by providing our customers upfront planning, ongoing guidance and direction based upon years of experience and customized service. We keep you informed throughout the engagement. In addition, we offer multi-year customer programs with long-term discounts and manageable low cost monthly payment plans.

Here is a brief example of how we conduct our PABP security assessment:

1. Work with you to define the most appropriate scope for your review
2. Provide pre-audit preparation, guidance and documentation
3. Plan and review the work and test program prior to onsite visits to most effectively utilize your time and critical resources
4. Collect key documents, such as security policies and procedures, in advance to be prepared for our onsite work
5. Conduct onsite interviews and testing work in a professional manner
6. Provide early notification when we identify deficiencies or security vulnerabilities that require remediation
7. Provide a preliminary report on compliance so you may review and comment on our findings before we finalize your report
8. Provide recommendations or remediation services and assistance as required to ensure your compliance as quickly and cost-effectively as possible

Unlike many larger firms who offer security services in addition to numerous other consulting specialties, DRG is focused exclusively on the enterprise security marketplace. This means all of our resources are committed to and focused on offering premier security services and solutions to protect our customers. Our knowledge and experience in information security assessment and data protection is unparalleled – many of the industry's most successful financial institutions rely on DRG to provide valuable security expertise.

DRG offers its customers a very knowledgeable, experienced and qualified staff. Our highly capable security consultants and network engineers have strong academic and industry credentials, and multiple years of experience in their respective fields. Each security consultant has substantial hands-on experience in information security assessments, secure network design, policy, implementation, and security operations.

Combined as a team, DRG offers significant expertise in all aspects of security assessment, including design, policy, network vulnerability, training, forensics and business continuity practices. DRG monitors the latest hacking developments to ensure that our tools and designs remain current. The DRG professional team includes experienced security consultants and engineers, all of whom have substantial experience with systems audit, security assessment and planning in the financial services industry, many have the designations of QDSP, CISP, CISA, CISM, CISSP, or CPA.

DRG understands and supports the payment card industry's goal to protect cardholder data and to ensure that members, merchants, and service providers maintain the highest information security standards. DRG is committed to provide the highest standard of quality work in order to support payment application providers who wish to consistently implement the proper application of PCI measures and controls – and ultimately ensure the protection of valuable consumer data.

ABOUT DRG

Digital Resources Group (DRG) is an information security assessment and data protection organization with over eight years of experience delivering quality security, audit, risk and controls services to market leading companies such as Wells Fargo Bank, Fleet Bank/Bank of America, Citibank, Provident, Esurance, Overstock.com, Williams-Sonoma, and others.

Endorsed by industry card associations, as well as leaders from financial services, healthcare, telecommunications, and government agencies, many businesses rely on DRG for valuable security expertise. The company provides a range of consultation and technical security support solutions that provide high-quality, full-service security assessment, remediation, implementation, incident response and related support services to help organizations maneuver through the complex and changing security challenges and compliance requirements of various industry sectors.

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