



AUTOMATING PCI COMPLIANCE VALIDATION FOR ACQUIRING INSTITUTIONS

The Payment Card Industry Data Security Standard, known as PCI DSS, is a global security standard developed by the major credit card brands as a guideline to help organizations that process credit card payments protect sensitive customer data. A company processing card payments must be PCI compliant or they risk losing the ability to process credit card payments. Merchants and Service Providers must validate compliance through quarterly security scans and either a yearly self-assessment or certified audit.

PCI adoption driven by Incentives & Fines

Adoption of the PCI Standard has been driven mainly through the use of incentives and fines. Incentives have been offered to Merchants and Acquiring Institutions in the form of one-time payments and reduced interchange rates. Fines have been assessed to large Merchants who have failed to comply, and are now being focused at Acquiring Institutions who fail to ensure that their Merchants are meeting PCI requirements.

Most recently, Visa announced that it will assess fines up to \$25,000 for Acquiring Financial Institutions with Merchants that are not compliant with the PCI Standard by September 30th, 2007.

Automated compliance for you and your Merchants via QualysGuard PCI

QualysGuard PCI is the only, fully-automated on demand PCI compliance solution that helps both Acquiring Institutions and Merchants automate PCI compliance. For you and your Merchants, QualysGuard PCI enables:

- **Validation** which allows Merchants to submit their Proof-of-Compliance directly to their Acquiring Institution.
- **Tracking of Compliance** by viewing the current compliance status of all Merchants from a Single Screen, including Submit Dates and Passed Status for Scans and Questionnaires.
- **Continuing Education** by partnering with Qualys in a joint marketing effort to educate your Merchant Community to the PCI Standard through the use of online presentations, documentation and phone support.
- **Automated Enrollment** by providing Merchants with a self-service, co-branded web page which allows them to create their own QualysGuard PCI account and immediately start running PCI scans.

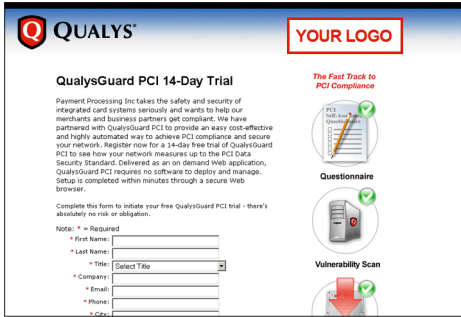
Offer your Merchants a PCI Compliance Solution

Acquiring Institutions can provide QualysGuard PCI to Merchants, free of charge for their first round of Quarterly PCI scans, while alleviating time and resources lost on PCI validation by participating in Qualys' Revenue Sharing Program. Acquiring Institutions can then offer the option to purchase a year subscription to the service as part of their Merchant Data Security Program or as a renewal option on existing yearly contracts. This offering perfectly complements existing requirements by VISA that Acquirers include a PCI / CISP Compliance Provision in all contracts with Merchants.



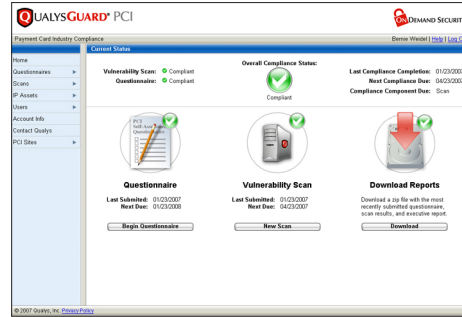
QualysGuard PCI Compliance Validation Lifecycle

1 Automated Enrollment



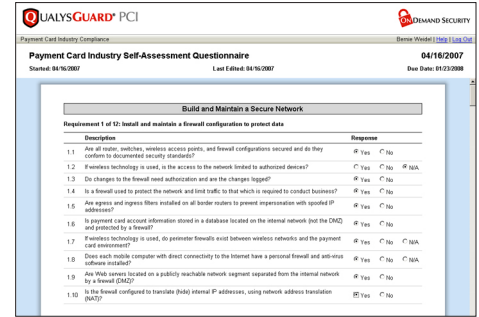
Merchants create their own accounts via a co-branded web page

2 QualysGuard PCI



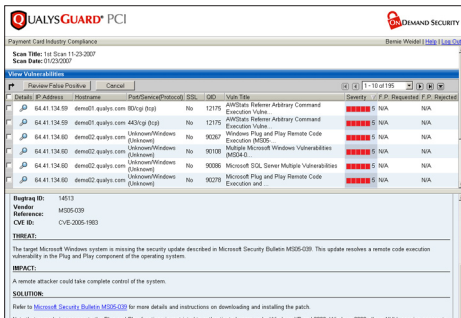
Merchants log into QualysGuard PCI and follow 3 steps to PCI Compliance

3 Questionnaire



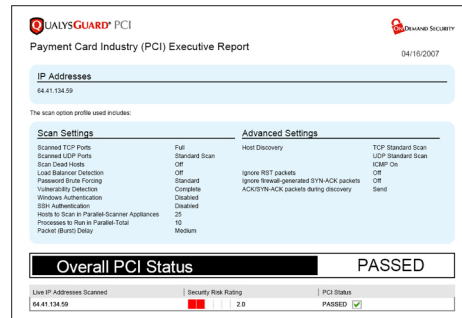
Step 1: Complete Self-Assessment Questionnaire

4 Scan and Remediate



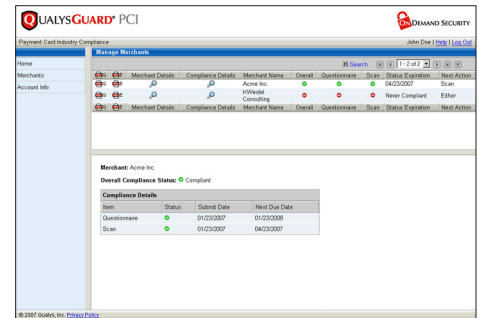
Step 2: View scan results and remediate all high-level vulnerabilities

5 PCI Certified Report



Step 3: View Verification Report and Auto-Submit to Acquiring Institution

6 Acquiring Bank Access



Acquiring Institution can Track Compliance Status and View Reports

Key Benefits

- Avoid costly fines by providing your Merchant community with a simple 3 step process to PCI compliance
- Drive adoption of the PCI standard by partnering with Qualys: the leader in on-demand security
- Simplify tracking of compliance through a single unified interface
- Regain resources lost on validation efforts through a revenue sharing program
- Automate merchant enrollment

Drive Adoption of the PCI Standard

- Offer free trial accounts of QualysGuard PCI
- Educate merchants to the PCI Standard through online presentations and documentation
- Provide Merchants live help via Qualys' award-winning 24x7 technical support

Simplify Tracking of Compliance

- Merchants automatically submit their questionnaire and scan results
- Eliminate time consuming encryption tasks associated with email submissions
- View all Merchants' compliance status from a single web page
- Sort by current compliance status (pass or fail), submit date, next due date or next action required
- Generate reports automatically from any web browser

Regain Lost Revenue

- Recover from time and resources lost on compliance validation by participating in Qualys' Revenue Sharing Program
- Program can be used to fund additional efforts to drive adoption within the Merchant community

Automate Enrollment

- Self-Service account creation via a co-branded web page
- Merchants can start running PCI scans immediately
- Purchasing options can be integrated into existing merchant programs

Industry Leading PCI Certified Solution

- QualysGuard PCI has been approved by the PCI Council to provide PCI scanning services
- Over half of all PCI certified organizations have standardized on Qualys for their PCI scanning services
- Six Sigma quality program drives the most accurate security scans in the industry



USA – Qualys, Inc.
1600 Bridge Parkway
Redwood Shores
CA 94065
T: 1 (650) 801 6100
sales@qualys.com

UK – Qualys, Ltd.
224 Berwick Avenue
Slough, Berkshire
SL1 4QT
T: +44 (0) 1753 872101

Germany – Qualys GmbH
München Airport
Terminalstrasse Mitte 18
85356 München
T: +49 (0) 89 97007 146

France – Qualys Technologies
Maison de la Défense
7 Place de la Défense
92400 Courbevoie
T: +33 (0) 1 41 97 35 70

