

PAYMENT CARD INDUSTRY SERVICES



PCI COMPLIANCE...SIMPLIFIED.

PCI compliance: Far-reaching? Definitely. Complex? It doesn't have to be.

As a PCI participating organization, we believe PCI compliance goes beyond assessment and remediation. We partner with our clients to find cost-effective solutions that protect sensitive cardholder data while improving operations and supporting business goals. Our key to success lies beyond our extensive experience with PCI DSS's technical requirements. We understand how business works.



Why Concord?

Concord is a data-focused consulting firm offering unparalleled experience across the data life-cycle. We offer our clients technical expertise in four primary capabilities: Digital & User Experience, Cloud Applications & Integration, Data Solutions & Analytics, and Security & Privacy.

With Concord you get:

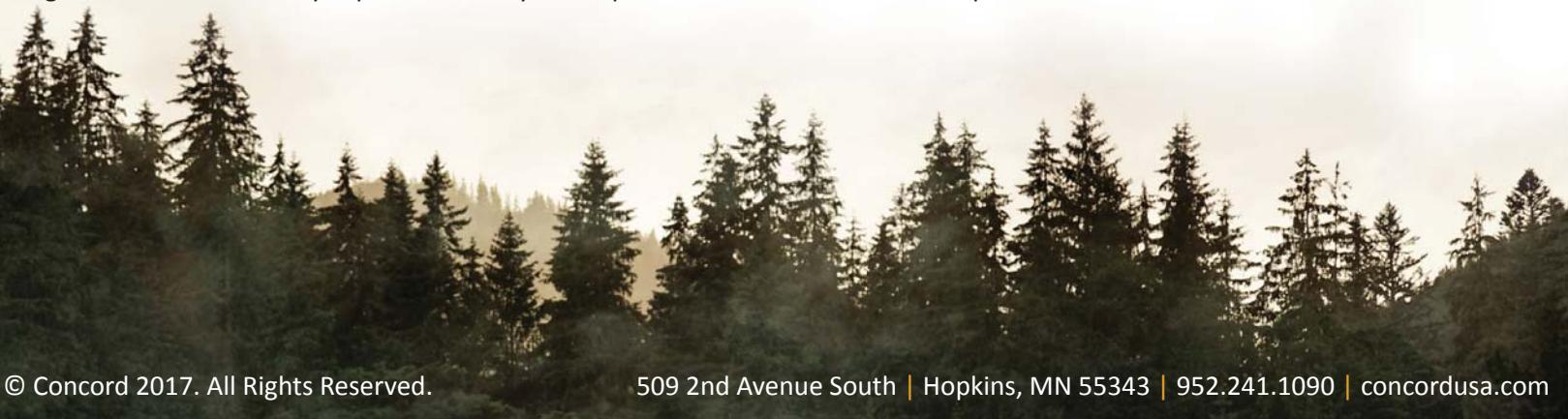
- > Seasoned auditors and security experts with decades of experience in payments, financial services, healthcare and retail industries.
- > Strategic alignment with business goals and steady focus on bottom-line impact.
- > PCI services with minimal disruption, miscommunication and risk of schedule delays or budget complications.
- > A trusted advisor that solves tough problems by doing real work.



Key Offerings

Achieve PCI Compliance

- > **Readiness Assessment:** Helping you understand PCI Data Security Standard compliance requirements as they apply specifically to your business. This eliminates surprises by helping you prepare to pass the annual audit.
- > **Compliance Gap Analysis:** Assessing your PCI posture and the state of your compliance efforts. By using PCI compliance as the baseline for creating and implementing a broader information security strategy, you'll find out where improvements are needed and what steps to take to close the gaps.
- > **Remediation:** Helping you build a compliant cardholder data environment and infrastructure through architecting, planning and assisting in remediation efforts.
- > **Self-Assessment Questionnaire:** Assisting merchants in preparation for and completion of the annual assessments. The guidance of PCI industry experts ensures your responses are in-line with each requirement.



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Contd...Key Offerings

Manage PCI Compliance

- > **PCI Compliance Operations:** Providing support to help your organization retain compliance. Once you have achieved it, we tailor plans specific environment to your and help you achieve them.
- > **Compliance Management Automation:** Standardizing and automating the compliance lifecycle, unifying compliance processes, and providing assurance around effectiveness leveraging the industry leading ServiceNow platform.
- > **Ongoing PCI Managed Services:** Activities such as annual scoping updates, PCI-DSS control validation, control remediation planning, 3rd-party management (i.e. acquiring banks and processors, QSA auditors and insurance companies), annual compliance filing and impact assessments for upcoming PCI-DSS changes.



Common Questions...Concord Answers

If my self-assessment shows me as compliant, I'm probably okay, right?

> In our experience, self-assessments performed by company employees often conclude the company is PCI compliant for approximately 80% of assessment questions, when in fact they are compliant with 20% or less of the questions. This false sense of security can lead to fines from card companies or financial losses if your systems are compromised. Concord helps companies with their self-assessments to ensure conclusions are accurate.

If my transaction volume is small, will PCI still apply to me?

> Compliance with PCI DSS is required for every company who accepts payment cards. Your annual transaction volume will determine the specific compliance requirements that must be met. Concord helps companies of all PCI levels navigate these complex compliance requirements.

Do organizations using third-party patent systems have to be PCI DSS compliant?

> Merely using a third-party company does not exclude you from PCI DSS compliance. It may cut down on your risk exposure and consequently reduce the effort to validate compliance. However, it does not mean you can ignore PCI DSS.



If You Want Something Done Right, You Need To Partner With The Right People

The following business relationships enable us to build automation into compliance programs to reduce costs and gain reliable and repeated results.

