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## Walking through the PCI Compliance Mine Field



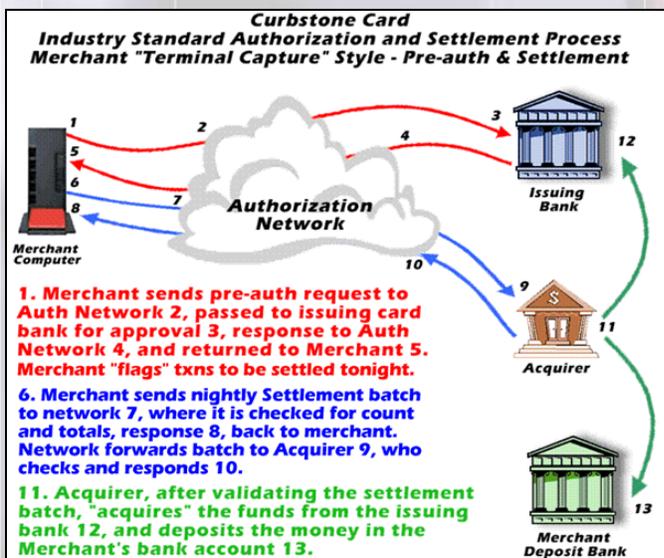
Whether you have been taking credit/debit cards for payment processing for a while or are looking to add this type of

transactional processing to your firm, [staying PCI compliant can seem like walking through a mine field](#). What more, the standards (mine locations) seem to be ever changing. This month's newsletter covers this topic from a preliminary viewpoint.

In 2001, Visa started the Cardholder Informational Security Program (CISP). By 2004, other credit card firms joined to publish the Payment Card Industry (PCI) Data Security Standard. It is interesting that this set of standards doesn't come from a governmental mandate but rather it comes from the private industry itself. Also note, this set of standards isn't only for banks and financial institutions, but must be met by the merchants and the networks that do their processing. PCI Data Security standards must be followed by your firm if you store, process, or transmit card data. The PCI Data Security standard has been updated several times since its first conception with the most recent version, 2.0, released in October 2010.

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## What Happens During Payment Card Processing





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Most firms use one of these 8 card processing networks but it is important to note that your merchant agreement will define your arrangement and requirements for card processing, and all of this falls within the PCI Security Standards.

### 1 + 8 = Thousands

ANY MERCHANT + ONE OF 8 NETWORKS accesses THOUSANDS OF ACQUIRING BANKS



Merchant Central Business Computer AS/400 1



## Cost Associated with Payment Processing

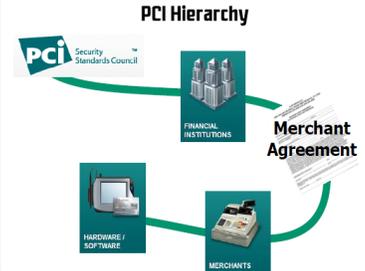
Of course, there is cost in the implementation of your payment card system (the cost of the ongoing transaction processing), but you should be aware that there are additional costs, as well. These can be anything from the cost of 3rd party audits required by your Merchant Agreement to the manpower required to keep your systems and processes compliant with the PCI standards..

It makes sense to sometimes just go to the experts who know how to make your payment processes less costly and more efficient and secure. It is also important to be able to lower the ongoing cost of achieving and maintaining PCI compliance. We have worked for years with a Georgia firm that is one of the leaders in the IBM i/iSeries/AS400 marketplace. Curbstone was founded by Ira Chandler, who had previously founded ROI Corporation in 1988. Ira has a long history working with the AS/400, and his

company developed and released the first commercial credit card payment server for the AS/400. His current product, "Curbstone Card,"

won the prestigious Product of the Year award" from Search 400. This product line has evolved through the years and they have just announced a new offering, "C3" (Curbstone CorrectConnect, ) which is aimed at lowering merchants' ongoing compliance costs, simplifying payment card operations and improving security. Curbstone can assist you in the design and implementation of your payment card application as well as help you find a 3rd party auditor.

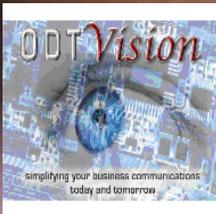
Credit cards, considered a new innovation only a few decades ago, have become a remarkably effective and nearly universal tool to lubricate the wheels of commerce. Any enterprise that accepts credit cards is officially considered to be a merchant. These include governments, universities, charities, Web vendors, and even, surprisingly, manufacturers and distributors who do not provide their products directly to the public!



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or Just call 888-844-8533

**Tom Clearman**  
Curbstone

I have asked Tom Clearman for help on previous newsletters regarding Payment Card Processing. Here are his answers to some basic questions which I think you may find helpful. I strongly suggest you contact Curbstone if you require assistance in design and implementation of this type of application.



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Vision Voice Vantage, Inc.  
1938 Zollinger Road  
Columbus, Ohio 43221

Phone: 888-252-2555  
Email sales@ODTVision.com



## THINKING OUTSIDE THE BOX Get Your Own Demo Today

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<http://search400.techtarget.com/review/Ohio-Data-Transfers-DTT1000-Voice-Response-Unit-60>

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### Why do merchants make the decision to accept credit cards (also known as payment cards)?

Among the most popular reasons are:

- Convenience (both for the customer and the merchant) - This is by far the most important reason: to make it easier for the customer to buy and the merchant to sell
- Simplicity - To simplify money transfer when business is not face-to-face
- Risk reduction - To reduce the need to carry and handle cash with all the problems that brings
- Alternative to check handling - To eliminate the issues of bad checks and delayed receipt of funds

### Aside from the obvious use of credit cards for retail Point of Sale, where else have credit cards proven to be valuable for merchants?

Mail Order/Telephone Order and e-Commerce – These categories cover all forms of **Order Entry and Customer Service** operations where non-card-present payment may be required. These most often include call centers and web vendors. Surprisingly, many companies who never sell directly to the public may also accept card payments ...

- From the public for post-sale repairs, support or upgrades, and
- From other business entities as payment for B2B sales and services using normal credit cards as well as Corporate Procurement Cards.

### Is there a way to seamlessly integrate credit card processing into my Power i-based order entry systems?

Absolutely. Curbstone Corporation provides integrated, real-time, industrial-strength credit card processing software for the IBM Power i-AS/400 family of computers. With over 300 installations of our Curbstone Card software at organizations ranging from SMBs to large enterprises like WW Norton Publishing, Campbell-Hausfeld (sub. Berkshire Hathaway), New York Life, the Archdiocese of Washington DC, US Space & Rocket Center, Johns Hopkins and the City of Oakland CA, there's hardly a segment of small, medium and large enterprise that we don't support.

### What is the biggest change in the credit card world over the last fifteen years?

Unquestionably it's the dramatic and costly rise of credit card data breaches and fraud, and the resulting efforts to combat them by the Payment Card Industry (PCI). The PCI is an industry group made up of Visa, Master Card, American Express, Discover, and a number of other industry firms. They developed the "PCI Security Standards," a set of **mandatory best practices**. One of those sets, the PCI Data Security Standards (**PCI-DSS**) apply explicitly to merchants.



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Vision Voice Vantage, Inc.  
1938 Zollinger Road  
Columbus, Ohio 43221

Phone: 888-252-2555  
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### How do I know if the PCI security standards apply to me?

If you "store, process or transmit" credit card data on your corporate systems, then they apply to you.

### What do I have to do?

- Your bank or acquirer (the firm with whom you signed your Merchant Agreement) will determine that. You should review the Agreement and then contact them for details.
- Merchants generally must fill out one of several types of **Self Assessment Questionnaire (SAQ)**. These types have varying levels of detail. Each SAQs is essentially a reiteration of the appropriate PCI best practices in Q&A form. A SAQ question can be quite simple, and its answer equally simple (do you "immediately revoke accesses of terminated users?") or quite complex (do you "track and monitor all access to network resources and cardholder data?") For small to all but the largest-sized merchants, this questionnaire is not submitted to anyone, but is maintained internally and used as part of a merchant's own security evaluation and remediation. The existence of several years-worth of properly completed Self Assessment Questionnaires and associated documentation is considered to provide valuable evidence of due diligence in security matters, thus aiding a company's defense in the event of a legal action or PCI investigations resulting from an instance of breach or fraud.
- If you are not a major merchant (they have special obligations) you may find that the Self Assessment Questionnaire D (SAQ-D) is the most appropriate for you. For small and midsized merchants, its 250-odd questions can be daunting. In fact, given that "convenience" is the primary reason for the adoption of payment cards by merchants, the requirement for management time and mindshare, the drain on technical resources, the possible cost of hiring outside expertise and other requirements constitute a potential burden that can offset the perceived value that merchants attribute to the use of payment cards.
- You also may be directed to hire a third party to perform externally based security scans of your network and systems. These are usually done quarterly.

### Is there a way for me to integrate my card processing without incurring these burdens?

There sure is. After nearly ten years as a growing and now preeminent vendor of native AS/400-Power i-based card processing software, Curbstone Corporation will soon introduce a portal-based web service offering that, like its predecessor "Curbstone Card", delivers complete integration to a merchant's order entry systems, along with real-time processing and full reporting. Additionally, **it can completely eliminate the storage, processing AND transmission of sensitive credit card data from the merchant's computer systems and network.** This, in turn allows the merchant to shift to a much shorter and simpler questionnaire, dramatically reducing compliance costs and burdens. It's called Curbstone CorrectConnect (or C3 for short)."