Payment Card Industry (PCI)
Data Security Standard

Attestation of Compliance for Onsite Assessments – Service Providers

Version 3.2

April 2016

Section 1: Assessment Information

Instructions for Submission

This Attestation of Compliance must be completed as a declaration of the results of the service provider's assessment with the *Payment Card Industry Data Security Standard Requirements and Security Assessment Procedures (PCI DSS).* Complete all sections: The service provider is responsible for ensuring that each section is completed by the relevant parties, as applicable. Contact the requesting payment brand for reporting and submission procedures.

Part 1. Service Provider and Qualified Security Assessor Information					
Part 1a. Service Provider Organization Information					
Company Name:	PayU Payment Solutions (Pty) Ltd		DBA (doing business as):	PayU	
Contact Name:	Peter Hart-Davis		Title:	Security Officer	
Telephone:	+27 21 468 8365		E-mail:	peter.hd@payu.co.za	
Business Address:	5th Floor The Pinnacle Cnr Burg, Castle and Strand Street		City:	Cape Town	
State/Province:	N/A	Country:	South Africa	Zip:	8000
URL:	http://www.payu.co.za				

Part 1b. Qualified Security Assessor Company Information (if applicable)					
Company Name:	Sysnet Global Solutions				
Lead QSA Contact Name:	Krzysztof Olejniczak		Title:	Principle Information Security Manager	
Telephone:	+48 662 395468		E-mail:	Krzysztof.olejniczak@sysnetgs.com	
Business Address:	1st Floor, Block 71a, The Plaza, Park West Business Park		City:	Dublin 12	
State/Province:	N/A	Country:	Ireland	Zip:	N/A
URL:	http://sysnetgs.com				

Part 2. Executive Summary

Part 2a. Scope Verification

Services that were INCLUDED in the scope of the PCI DSS Assessment (check all that apply):

Name of service(s) assessed:	Payment Processing (Internet), Dispute and Fraud Management	
Type of service(s) assessed:		
Hosting Provider: ☐ Applications / software ☐ Hardware ☐ Infrastructure / Network ☐ Physical space (co-location) ☐ Storage ☐ Web ☐ Security services ☐ 3-D Secure Hosting Provider ☐ Shared Hosting Provider ☐ Other Hosting (specify):	**Managed Services (specify):** ☐ Systems security services ☐ IT support ☐ Physical security ☐ Terminal Management System ☐ Other services (specify):	**Payment Processing:** ☐ POS / card present ☒ Internet / e-commerce ☐ MOTO / Call Center ☐ ATM ☐ Other processing (specify):
☐ Account Management	☒ Fraud and Chargeback	☐ Payment Gateway/Switch
☐ Back-Office Services	☐ Issuer Processing	☐ Prepaid Services
☐ Billing Management	☐ Loyalty Programs	☐ Records Management
☐ Clearing and Settlement	☐ Merchant Services	☐ Tax/Government Payments
☐ Network Provider		
☐ Others (specify):		

***Note**: These categories are provided for assistance only, and are not intended to limit or predetermine an entity's service description. If you feel these categories don't apply to your service, complete "Others." If you're unsure whether a category could apply to your service, consult with the applicable payment brand.*

Part 2a. Scope Verification *(continued)*		
Services that are provided by the service provider but were NOT INCLUDED in the scope of the PCI DSS Assessment (check all that apply):		
Name of service(s) not assessed:	Not Applicable	
Type of service(s) not assessed:		
Hosting Provider: ☐ Applications / software ☐ Hardware ☐ Infrastructure / Network ☐ Physical space (co-location) ☐ Storage ☐ Web ☐ Security services ☐ 3-D Secure Hosting Provider ☐ Shared Hosting Provider ☐ Other Hosting (specify):	**Managed Services (specify):** ☐ Systems security services ☐ IT support ☐ Physical security ☐ Terminal Management System ☐ Other services (specify):	**Payment Processing:** ☐ POS / card present ☐ Internet / e-commerce ☐ MOTO / Call Center ☐ ATM ☐ Other processing (specify):
☐ Account Management	☐ Fraud and Chargeback	☐ Payment Gateway/Switch
☐ Back-Office Services	☐ Issuer Processing	☐ Prepaid Services
☐ Billing Management	☐ Loyalty Programs	☐ Records Management
☐ Clearing and Settlement	☐ Merchant Services	☐ Tax/Government Payments
☐ Network Provider		
☐ Others (specify):		
Provide a brief explanation why any checked services were not included in the assessment:		

Part 2b. Description of Payment Card Business

Describe how and in what capacity your business stores, processes, and/or transmits cardholder data.	PayU is a Service Provider providing Payment Authentication services to its clients (e-commerce merchants). PayU connects its clients to one of the four Acquiring Banks in South Africa. PayU processes e-commerce transactions only. As part of the payment authentication process PayU receives cardholder data from merchants which is then processed upstream to the Acquirers. Part of the PayU service offering is also the PayU account. PayU allows its clients (cardholders) to store credit card data in their PayU account for future use to ease their payment experience. PayU also offers Risk, Fraud and Dispute management. In such cases cardholder data is sent from PayU to a 3rd party Service Provider – Retail Decisions (ReD). The PayU Operations Team work on disputes and frauds in the ReD application.
Describe how and in what capacity your business is otherwise involved in or has the ability to impact the security of cardholder data.	N/A

Part 2c. Locations

List types of facilities (for example, retail outlets, corporate offices, data centers, call centers, etc.) and a summary of locations included in the PCI DSS review.

Type of facility:	Number of facilities of this type	Location(s) of facility (city, country):
Example: Retail outlets	*3*	*Boston, MA, USA*
Head Office	1	Cape Town, South Africa
Data Center	1	Johannesburg, South Africa

Part 2d. Payment Applications

Does the organization use one or more Payment Applications? ☒ Yes ☐ No

Provide the following information regarding the Payment Applications your organization uses:

Payment Application Name	Version Number	Application Vendor	Is application PA-DSS Listed?	PA-DSS Listing Expiry date (if applicable)
Postilion for Banks, Processors and Retailers	5.5 (patches up to 111)	ACI Worldwide Inc.	☒ Yes ☐ No	28th October 2016

Part 2e. Description of Environment

Provide a ***high-level*** description of the environment covered by this assessment.	The cardholder data environment hosted at the data center in Johannesburg consists of web

For example: • *Connections into and out of the cardholder data environment (CDE).* • *Critical system components within the CDE, such as POS devices, databases, web servers, etc., and any other necessary payment components, as applicable.*	and application servers which process payment and database servers which store encrypted PAN. Cardholder data is encrypted with HSMs which are part of the CDE. Management is provided by an in-house IT department located in Cape Town. Cardholder data is accepted on PayU's website (www.payu.co.za) or PayU API in the PayU payment system developed by PayU itself.
Does your business use network segmentation to affect the scope of your PCI DSS environment? *(Refer to "Network Segmentation" section of PCI DSS for guidance on network segmentation)*	☒ Yes ☐ No

Part 2f. Third-Party Service Providers	
Does your company have a relationship with a Qualified Integrator & Reseller (QIR) for the purpose of the services being validated? If Yes: Name of QIR Company: QIR Individual Name: Description of services provided by QIR:	☐ Yes ☒ No
Does your company have a relationship with one or more third-party service providers (for example, Qualified Integrator Resellers (QIR), gateways, payment processors, payment service providers (PSP), web-hosting companies, airline booking agents, loyalty program agents, etc.) for the purpose of the services being validated?	☒ Yes ☐ No

If Yes:

Name of service provider:	**Description of services provided:**
ABSA (http://www.absa.co.za/)	Upstream payment authorization, clearing and settlement.
FNB (https://www.fnb.co.za/)	Upstream payment authorization, clearing and settlement.
Standard Bank (http://www.standardbank.co.za/)	Upstream payment authorization, clearing and settlement.
Nedbank (http://www.nedbank.co.za/)	Upstream payment authorization, clearing and settlement.
Optinet	DC co-location services, network components management.
Retail Decisions (ReD)	Risk and Fraud Management.

Note: *Requirement 12.8 applies to all entities in this list.*

Part 2g. Summary of Requirements Tested

For each PCI DSS Requirement, select one of the following:

- **Full** – The requirement and all sub-requirements of that requirement were assessed, and no sub-requirements were marked as "Not Tested" or "Not Applicable" in the ROC.
- **Partial** – One or more sub-requirements of that requirement were marked as "Not Tested" or "Not Applicable" in the ROC.
- **None** – All sub-requirements of that requirement were marked as "Not Tested" and/or "Not Applicable" in the ROC.

For all requirements identified as either "Partial" or "None," provide details in the "Justification for Approach" column, including:

- Details of specific sub-requirements that were marked as either "Not Tested" and/or "Not Applicable" in the ROC
- Reason why sub-requirement(s) were not tested or not applicable

Note: *One table to be completed for each service covered by this AOC. Additional copies of this section are available on the PCI SSC website*.

Name of Service Assessed:	Payment Processing (Internet), Dispute and Fraud Management			
PCI DSS Requirement	**Details of Requirements Assessed**			
	Full	**Partial**	**None**	**Justification for Approach** (Required for all "Partial" and "None" responses. Identify which sub-requirements were not tested and the reason.)
Requirement 1:	☐	☒	☐	1.2.3 – There is no wireless network in scope for this assessment.
Requirement 2:	☐	☒	☐	2.1.1. – There is no wireless network in scope for this assessment. 2.6 – PayU is not a Shared Hosting provider.
Requirement 3:	☐	☒	☐	3.4.1 – No disk encryption is used. 3.5.1 – This requirement is a best practice until January 31, 2018. 3.6.a.- PayU is not sharing keys with its customers. 3.6.6 – No manual clear text cryptographic key management is used.
Requirement 4:	☐	☒	☐	4.1.1 – There is no wireless network in scope for this assessment.
Requirement 5:	☒	☐	☐	
Requirement 6:	☐	☒	☐	6.4.6. - This requirement is a best practice until January 31, 2018.
Requirement 7:	☒	☐	☐	
Requirement 8:	☐	☒	☐	8.3.1 – This requirement is a best practice until January 31, 2018. 8.5.1 – PayU do not have access to customers' premises.

Requirement 9:	☐	☒	☐	9.5-9.5.1, 9.6-9.6.3, 9.7-9.7.1, 9.8-9.8.2 – No backup media is used. 9.9-9.9.3 – PayU does not manage POS terminals.
Requirement 10:	☐	☒	☐	10.8, 10.8.1 - These requirements are best practice until January 31, 2018.
Requirement 11:	☐	☒	☐	11.3.4.1- This requirement is a best practice until January 31, 2018.
Requirement 12:	☐	☒	☐	12.4.1, 12.11, 12.11.1 - These requirements are best practice until January 31, 2018.
Appendix A1:	☐	☐	☒	PayU is not a Shared Hosting Provider.
Appendix A2:	☐	☒	☐	A2.1 – PayU processes only card not present transactions.

Section 2: Report on Compliance

This Attestation of Compliance reflects the results of an onsite assessment, which is documented in an accompanying Report on Compliance (ROC).

The assessment documented in this attestation and in the ROC was completed on:	15th December 2017	
Have compensating controls been used to meet any requirement in the ROC?	☒ Yes	☐ No
Were any requirements in the ROC identified as being not applicable (N/A)?	☒ Yes	☐ No
Were any requirements not tested?	☐ Yes	☒ No
Were any requirements in the ROC unable to be met due to a legal constraint?	☐ Yes	☒ No

Section 3: Validation and Attestation Details

Part 3. PCI DSS Validation

This AOC is based on results noted in the ROC dated *15th December 2017.*

Based on the results documented in the ROC noted above, the signatories identified in Parts 3b-3d, as applicable, assert(s) the following compliance status for the entity identified in Part 2 of this document (***check one):***

☒	**Compliant:** All sections of the PCI DSS ROC are complete, all questions answered affirmatively, resulting in an overall **COMPLIANT** rating; thereby *PayU Payment Solutions (Pty) Ltd* has demonstrated full compliance with the PCI DSS.
☐	**Non-Compliant:** Not all sections of the PCI DSS ROC are complete, or not all questions are answered affirmatively, resulting in an overall **NON-COMPLIANT** rating, thereby *(Service Provider Company Name)* has not demonstrated full compliance with the PCI DSS. **Target Date** for Compliance: An entity submitting this form with a status of Non-Compliant may be required to complete the Action Plan in Part 4 of this document. *Check with the payment brand(s) before completing Part 4.*
☐	**Compliant but with Legal exception:** One or more requirements are marked "Not in Place" due to a legal restriction that prevents the requirement from being met. This option requires additional review from acquirer or payment brand. *If checked, complete the following:*

Affected Requirement	Details of how legal constraint prevents requirement being met

Part 3a. Acknowledgement of Status

Signatory(s) confirms:

(Check all that apply)

☒	The ROC was completed according to the *PCI DSS Requirements and Security Assessment Procedures*, Version *3.2*, and was completed according to the instructions therein.
☒	All information within the above-referenced ROC and in this attestation fairly represents the results of my assessment in all material respects.
☐	I have confirmed with my payment application vendor that my payment system does not store sensitive authentication data after authorization.
☒	I have read the PCI DSS and I recognize that I must maintain PCI DSS compliance, as applicable to my environment, at all times.
☒	If my environment changes, I recognize I must reassess my environment and implement any additional PCI DSS requirements that apply.

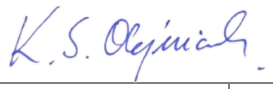
Part 3a. Acknowledgement of Status (continued)	
☐	No evidence of full track data[1], CAV2, CVC2, CID, or CVV2 data[2], or PIN data[3] storage after transaction authorization was found on ANY system reviewed during this assessment.
☒	ASV scans are being completed by the PCI SSC Approved Scanning Vendor *Comodo*

Part 3b. Service Provider Attestation

Signature of Service Provider Executive Officer ↑	*Date:* 15th December 2017
Service Provider Executive Officer Name: Karen Nadasen	*Title:* CEO PayU South Africa

Part 3c. Qualified Security Assessor (QSA) Acknowledgement (if applicable)

If a QSA was involved or assisted with this assessment, describe the role performed:	*The QSA performed a full on-site assessment of the PCI DSS requirements applicable to the environment and in accordance with the PCI DSS testing procedures.*



Signature of Duly Authorized Officer of QSA Company ↑	*Date: 15th December 2017*
Duly Authorized Officer Name: Krzysztof Olejniczak	*QSA Company:* Sysnet Global Solutions

Part 3d. Internal Security Assessor (ISA) Involvement (if applicable)

If an ISA(s) was involved or assisted with this assessment, identify the ISA personnel and describe the role performed:	*N/A*

[1] Data encoded in the magnetic stripe or equivalent data on a chip used for authorization during a card-present transaction. Entities may not retain full track data after transaction authorization. The only elements of track data that may be retained are primary account number (PAN), expiration date, and cardholder name.

[2] The three- or four-digit value printed by the signature panel or on the face of a payment card used to verify card-not-present transactions.

[3] Personal identification number entered by cardholder during a card-present transaction, and/or encrypted PIN block present within the transaction message.

Part 4. Action Plan for Non-Compliant Requirements

Select the appropriate response for "Compliant to PCI DSS Requirements" for each requirement. If you answer "No" to any of the requirements, you may be required to provide the date your Company expects to be compliant with the requirement and a brief description of the actions being taken to meet the requirement.

Check with the applicable payment brand(s) before completing Part 4.

PCI DSS Requirement	Description of Requirement	Compliant to PCI DSS Requirements (Select One)		Remediation Date and Actions (If "NO" selected for any Requirement)
		YES	NO	
1	Install and maintain a firewall configuration to protect cardholder data	☒	☐	
2	Do not use vendor-supplied defaults for system passwords and other security parameters	☒	☐	
3	Protect stored cardholder data	☒	☐	
4	Encrypt transmission of cardholder data across open, public networks	☒	☐	
5	Protect all systems against malware and regularly update anti-virus software or programs	☒	☐	
6	Develop and maintain secure systems and applications	☒	☐	
7	Restrict access to cardholder data by business need to know	☒	☐	
8	Identify and authenticate access to system components	☒	☐	
9	Restrict physical access to cardholder data	☒	☐	
10	Track and monitor all access to network resources and cardholder data	☒	☐	
11	Regularly test security systems and processes	☒	☐	
12	Maintain a policy that addresses information security for all personnel	☒	☐	
Appendix A1	Additional PCI DSS Requirements for Shared Hosting Providers	☒	☐	
Appendix A2	Additional PCI DSS Requirements for Entities using SSL/early TLS	☒	☐