Case Study: allpago

PCI Certification

allpago
accept payments in Latin America

Working in conjunction with TÜV SÜD Management Services GmbH, allpago achieved Level 1 certification to the Payment Card Industry Data Security Standard (PCI DSS), a demonstration of the company's commitment to maintaining the highest levels of security for its merchants' online financial transactions.

Business challenges

Founded in 2010 by experts in the online payment space, allpago (www.allpago.com) provides payment processing services for international merchants interested in operating in Latin America. The company offers merchants a suite of highly-customisable, industry-compliant payment solutions, multilingual customer support and 24/7 technical support. In addition, allpago provides extensive, in-depth reporting, data analytics and risk management services to help merchants maximise credit card revenues.

The efficient and secure processing of credit card transactions is the very heart of allpago's business and essential to its reputation as a payment service provider of choice. As the company has grown in size and scope, having in place robust systems and procedures certified for compliance with applicable industry standards became not only a business necessity but a competitive requirement for attracting more and bigger merchants. As a result, executives at allpago began conducting a research to evaluate the available certification options, as well as certification bodies that could potentially address the unique requirements of a business operation spread over four countries on three continents.

OVERVIEW	
Client name	allpago, with offices in São Paulo (Brazil), Bogota (Colombia), Mexico City (Mexico) and Berlin (Germany)
Industry	Financial services
Profile	allpago offers payment processing and consulting services for international merchants located in or conducting business in Latin America
Business challenge	Secure online payment processing for its merchants
Our solution	Certification and auditing services for compliance with payment card industry (PCI) requirements
Business benefits	Strengthening the company's reputation for secure, reliable transactions, and providing an important advantage in major competitive markets.

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After extensive research, allpago determined that certification to the Payment Card Industry Data Security Standard (PCI DSS) was the most appropriate option for the company. It then set about the process of evaluating its existing systems and processes against the objectives and requirements of the Standard, and implementing controls and updating documentation as necessary. allpago executives in Berlin also contracted with TÜV SÜD to conduct the initial certification audit to assess the company's compliance with the requirements of the PCI DSS.

The compliance audit, which took place in early 2015, involved TÜV SÜD accredited auditors who carefully examined and evaluated allpago's transaction and data security systems and procedures against the requirements of the PCI DSS. Working closely with allpago personnel, TÜV SÜD auditors were also able to explain how the Standard's specific requirements applied to allpago's operations. The detailed level of this engagement not only resulted in a deeper understanding of the requirements of the Standard, but helped allpago personnel identify additional improvements that could strengthen the overall security of its systems. "It is great to see how the engaged work of allpago, combined with our experience in auditing, resulted in a successful project," said Peter Sakal, auditor at TÜV SÜD.

In the end, allpago was awarded PCI DSS Level 1 certification, applicable to those payment service providers and merchants that process the largest number of credit card transactions over a 12 month period.

Business benefits

According to Brunno Silva, allpago's Compliance Manager, working with TÜV SÜD to achieve PCI certification provided the company with multiple benefits from the very beginning of the process. "We extensively evaluated multiple PCI qualified security assessors before choosing TÜV SÜD," said Silva. "Of course, the TÜV SÜD brand is known and widely recognised globally, giving our compliance efforts credibility in the marketplace. But they also invested significant time up front to understand our unique challenges and to develop an approach that met our specific requirements."

For allpago, the value of TÜV SÜD's initial investment in getting to know the company resulted in an audit process that was not only efficient but that helped allpago personnel understand how compliance with the PCI DSS could actually improve business processes. "Before TÜV SÜD become involved, it was sometimes challenging for us to understand how to meet specific new requirements in the Standard version 3.0", noted Silva. "But TÜV SÜD's auditors went to great lengths to explain how the requirements could be applied to our own systems and procedures. This helped us to strengthen our overall approach to data security. And TÜV SÜD's involvement also helped to understand how PCI DSS compliance could actually be an important tool to help increase operational efficiencies in our business."

allpago's PCI DSS certification means that the company is well positioned to increase its share of online transactions for merchants operating in Central and South America. For this reason, the company is also evaluating the potential value of seeking certification to ISO 27001, the international standard for data security. "ISO 27001 certification would certainly complement our PCI DSS certification and make our company even more competitive," concluded Silva. "And, based on our past experience, TÜV SÜD would be our auditor of choice for achieving that milestone."

Choose certainty. Add value.

As this case study illustrates, PCI certification requires more than mere technical expertise. It also depends on a clear understanding of the nuances of the Standard, as well as how the requirements can be applied in diverse environments. Finally, certification requires a focused effort in which everyone involved is fully committed to completing the process in an efficient and timely manner.

TÜV SÜD's experience with allpago serves as clear illustration of the value that can be realised by partnering with an experienced and knowledgeable certification organisation. TÜV SÜD is a PCI qualified security assessor, and can audit payment service providers and merchants for compliance with PCI requirements, as well as ISO 27001 and all major management systems standards. Represented in over 800 locations worldwide, we deliver thoughtful solutions to our customers, adding tangible value to businesses and individuals around the world.