

## PA DSS

### Payment Application Data Security Standard

Beginning with Procure Software's all new v10 coming later this summer, Tuition Express will be PA DSS certified by VISA, MC, AMEX and Discover. With the PA DSS certification, Procure Software is the only integrated service with both PCI DSS (back room security) and PA DSS (software application) certification.

#### PA DSS Benefits

- ◆ **REQUIRED** - All childcare centers accepting credit cards will need to be PCI compliant or use a PA DSS certified software or hardware application by July 2010
- ◆ **SECURITY** - Tuition Express will incorporate the highest level of cardholder / bank account information security. It will be the most secure application available.
- ◆ **CERTIFIED** - Certification under PA DSS will greatly minimize the potential for security breaches since the latest technology is being used to thwart criminal exploitation.
- ◆ **CONFIDENCE** - Parents will know that the center takes security seriously and that their credit card and checking account information is protected. (***Avoid becoming a "Headline" like TJ Maxx or Heartland, both were compromised costing them millions in fines and legal fees***)
- ◆ **FULL COVERAGE** - Tuition Express will be the ONLY integrated service that is both PCI DSS (back room security) and PA DSS (software application) certified in the childcare software industry.
- ◆ **PROTECTION** - Using a PA DSS certified software application helps to facilitate a center's Level 3 & 4 PCI DSS compliance. If the center is PCI Compliant when a breach occurs then they are protected via Safe Harbor\*

#### Risks Associated with Non-Certified Applications

- ◆ **EXPLOITATION** - Known security issues within non-certified applications can be exploited by criminals.
- ◆ **TARGETED APPLICATIONS** - Criminals know which applications are not certified. These will be the applications attempts will be made against (going for the low hanging fruit)!
- ◆ **FINES** - Substantial fines if a center is using a non-certified application and a compromise of cardholder data occurs. You also run the risk of never being able to accept credit cards again.
- ◆ **NO SAFE HARBOR** - Using a non-certified application guarantees you will not be backed (legally) by the card associations if a breach/compromise occurs.
- ◆ **SERVICE DISRUPTION** - Ability to process credit cards will be in jeopardy once the card associations "require" a certified application (**deadline is 7/1/2010**).
- ◆ **NON-COMPLIANCE** - Merchants using third-party applications that are not certified cannot become PCI compliant which will be a requirement in mid 2010.

\*Visa defines safe harbor as the following:

"Safe harbor provides members protection from Visa fines and compliance exposure in the event its merchant or service provider experiences a data compromise. To attain safe harbor status:

1. A member, merchant, or service provider must maintain full compliance at all times, including at the time of breach as demonstrated during a forensic investigation.
2. A member must demonstrate that prior to the compromise their merchant had already met the compliance validation requirements, demonstrating full compliance."