

A Leading Credit Card Processing Company Uses SecureZIP to Meet Visa CISP and Government Regulations

Company at a Glance: As one of the largest business transaction companies in the United States, a leading Midwest processor (the name of the company has been omitted for security reasons) performs over 4 billion transactions annually worth almost \$200 billion. The company manages approximately 700,000 merchant accounts, representing nearly one out of every five MasterCard[®] and VISA[®] transactions processed nationally. Their services cover a wide range of business transaction needs, from point-of-sale credit card processing to e-commerce solutions.

Through a unique diagnostic approach and strategic outsourcing services, this processor delivers solutions to some of the world's leading corporations. The company's seamless integration of advanced technology and customer-focused service and support enables it to deliver an unprecedented level of value and performance.

The Challenge: Over the last several years, the corporate security landscape has been changing radically across the U.S. and companies within the financial services industry are feeling the pressure. Due to emerging government regulations such as the Gramm-Leach-Bliley Act (GLBA), which requires the protection of the personal financial information of customers, and mandatory security measures from leading financial organizations such as the Visa Cardholder Information Security Program (CISP), this leading processor had implemented a variety of security solutions to individually meet these challenges for each of its computing platforms. The company found that managing various solutions was becoming overwhelming. It became clear that a corporate-wide, consistent, cross-platform solution had to be found.

As part of its increased drive to find a corporate solution to its security needs, the company implemented Security Best Practices, and set the wheels in motion to standardize its policies for data security across disparate computing systems and IT infrastructures. The challenge was finding a cross-platform solution that would enable strong, enterprise-class security—across the organization, its various computing systems (ranging from PCs to mainframes), and extendable to its merchants—in the most cost-effective and timely manner possible.

“When you manage over half a million client accounts on a daily basis, strong security must be maintained and never allowed to lapse, with no room for error,” said the company's Information Security Officer. “The challenge was finding the right solution that would allow us to continue meeting the emerging government and partner privacy regulations at a cost that was justifiable both

internally as well as for the merchants we conduct business with. Ease of implementation and cost effectiveness were our primary requirements for a security solution, and at first we thought the odds were against us.”

“PKWARE is having a significant impact on the way we conduct business. Although companies today have more security pressures and risks to worry about than ever before, PKWARE proved to us that enterprise-class strong security can be easy to implement and cost effective.”

Solution Overview: The company initially considered security offerings from a half a dozen vendors, but it quickly became clear that they couldn't provide the level of functionality, customization, and ease-of-use required. However, these same factors are what ultimately led them to take a closer look at PKWARE. In turn, PKWARE recommended the company incorporate the RSA[®] Keon Certificate Authority product to round out the solution.

They had already been successfully using PKWARE's mainframe solution, PKZIP for zSeries, since 2000, and became aware of how PKWARE's cross-platform SecureZIP data encryption technology could help the organization quickly and cost-effectively achieve its security goals. In addition to being the creator and continuing innovator of the popular ZIP standard, PKWARE has been able to provide this organization with a deep level of integration—within their existing IT infrastructure—that no other security provider could match.

The company recently began a phased implementation of SecureZIP with its UNIX servers, and plans to quickly expand the technology across its Windows server and desktops, rolling out SecureZIP to 1,700 Microsoft Outlook users to enable secure communications of confidential documents over email.

Performing hundreds of thousands of settlement transactions every night, the company is deploying the SecureZIP Directory Integration Module, providing seamless integration with a centralized directory

containing digital certificates issued by the RSA Keon Certificate Authority. As a result, they are able to ensure that all processed transactions are completely secure, as well as speed the delivery of reports to merchants

Furthermore, in order to ensure that all transactions and communications are secure both internally as well as externally, the Midwest processor is leveraging PKWARE's ZIP Reader product, as part of PKWARE's Reader Partner Program, to extend the benefits of SecureZIP to its large network of customers. As a result, the organization is able to securely communicate with and send secure reports to its customers, regardless of the varying security infrastructures they may already have in place. Customers can obtain a free copy of ZIP Reader and sign-up to obtain their RSA Keon digital certificate at the same time from a company branded website.

Benefits: Security doesn't have to be overly complex, costly, or time-consuming to implement. This processor's focus on finding the right solution, that could deliver both strong security and ease of use, is clearly paying off. By using SecureZIP, the organization is saving substantial time and money, as well as significantly improving the way in which it communicates with customers.

"PKWARE is having a significant impact on the way we conduct business," said the Information Security Officer. "Although companies today have more security pressures and risks to worry about than ever before, PKWARE proved to us that enterprise-class strong security can be easy to implement and cost effective. With SecureZIP, we're now able to work with our customers in a much more consistent, secure, and streamlined fashion, and the quick learning curve provided by the ease-of-use of the solution is enabling a very painless and rapid implementation."

In fact, as a result of the success it has had thus far with SecureZIP, the company plans to upgrade to SecureZIP for zSeries on its mainframe in the coming months.

PKWARE's SecureZIP products operating in conjunction with the RSA Keon Certificate Authority are helping the company meet their objectives of implementing a solution that can ensure consistent, corporate wide, secure communication of transaction reports and other critical information to the approximately 700,000 merchants the company works with on a daily basis. With SecureZIP, merchants can rest assured that important files received from the processor are completely secure—without requiring a significant infrastructure investment by the merchant. Furthermore, as pressures continue to mount for IT and security managers to maximize existing network and storage bandwidth, SecureZIP is enabling the processor's vast merchant network to ensure that confidential data is not only protected, but also helping reduce their costs in terms of bandwidth and storage requirements.

Customer Solution Spotlight: A Leading Midwest Credit Card Processing Company

Profile:

As one of the largest business transaction processing companies in the United States, this company processes over 4 billion transactions annually worth almost \$200 billion. It manages approximately 700,000 merchant accounts, providing a range of business transaction processing, from point-of-sale credit card processing to e-commerce solutions.

Needs:

- Consistently meet emerging government and partner regulations surrounding data privacy corporate-wide.
- Deploy the most cost-effective enterprise-class solution for achieving strong security across all major computing platforms.
- Implement a security solution that is easily extended to and used by its merchant customers.

Solution:

- SecureZIP (Windows, UNIX, zSeries)
- RSA Keon Certificate Authority

Benefits:

"PKWARE is having a significant impact on the way we conduct business. Although companies today have more security pressures and risks to worry about than ever before, PKWARE proved to us that enterprise-class strong security can be easy to implement and cost effective. As a result of SecureZIP, we're now able to work with our customers in a much more consistent, secure, and streamlined fashion, and the quick learning curve provided by the ease-of-use of the solution is enabling a very painless and rapid implementation."

—Information Security Officer

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