



# **Payment Card Industry (PCI) Data Security Standard**

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## **Attestation of Compliance for Onsite Assessments – Service Providers**

**Version 3.2.1**

June 2018



## 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:	Verifone 2Checkout Avangate BV	DBA (doing business as):	2Checkout, Avangate BV		
Contact Name:	Laurentiu Pancratov	Title:	Security Manager		
Telephone:	+40 317 101 610	E-mail:	laurentiu.pancratov@verifone.com		
Business Address:	10A Dimitrie Pompei Blvd Connect Building 3	City:	Bucharest		
State/Province:	2 <sup>nd</sup> District	Country:	Romania	Zip:	020337
URL:	<a href="https://www.2Checkout.com">https://www.2Checkout.com</a>				

#### Part 1b. Qualified Security Assessor Company Information (if applicable)

Company Name:	Foregenix Ltd				
Lead QSA Contact Name:	Suzanne Eaton	Title:	Information Security Consultant		
Telephone:	+44 845 309 6232	E-mail:	seaton@foregenix.com		
Business Address:	8-9 High Street	City:	Marlborough		
State/Province:	Wiltshire	Country:	United Kingdom	Zip:	SN8 1AA
URL:	<a href="https://www.foregenix.com">https://www.foregenix.com</a>				



## 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: Verifone 2Checkout / Avangate B.V.

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):

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Account Management      | <input type="checkbox"/> Fraud and Chargeback | <input type="checkbox"/> Payment Gateway/Switch  |
| <input type="checkbox"/> Back-Office Services    | <input type="checkbox"/> Issuer Processing    | <input type="checkbox"/> Prepaid Services        |
| <input type="checkbox"/> Billing Management      | <input type="checkbox"/> Loyalty Programs     | <input type="checkbox"/> Records Management      |
| <input type="checkbox"/> Clearing and Settlement | <input type="checkbox"/> Merchant Services    | <input type="checkbox"/> Tax/Government Payments |
| <input type="checkbox"/> Network Provider        |   |  |
| <input type="checkbox"/> Others (specify):       |   |  |

Provide a brief explanation why any checked services were not included in the assessment: Not Applicable

**Part 2b. Description of Payment Card Business**

Describe how and in what capacity your business stores, processes, and/or transmits cardholder data.	<p>2Checkout is a Level 1 service provider that provides a platform that merchants connect to for authorization requests.</p> <p>2Checkout stores CHD on behalf of merchants to enable recurring transactions. Merchants can view stored CHD truncated to the first six and last four.</p> <p>2Checkout offers tokenization services to merchants.</p> <p>2Checkout offer e-commerce services including hosted pages and APIs to merchants to capture CHD.</p> <p>CHD is stored encrypted with RSA 2048-bit.</p>
Describe how and in what capacity your business is otherwise involved in or has the ability to impact the security of cardholder data.	Not Applicable



### 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):
Data Centre	1	Amsterdam, Holland
Corporate office	1	Amsterdam, Holland
Corporate office	1	Kent, UK
Corporate office	1	Bucharest, Romania
Corporate office	1	Atlanta, US

### 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)
Not Applicable	Not Applicable	Not Applicable	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Not Applicable

### Part 2e. Description of Environment

Provide a **high-level** description of the environment covered by this assessment.

*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.*

The 2Checkout platform receives CHD over a TLS v1.2 (with RSA 2048-bit encryption) connection. CHD is present briefly in volatile memory prior to being transmitted over the Internet using a TLS v1.2 (with RSA 2048-bit encryption) connection to the acquiring banks. 2Checkout stores CHD (full PAN, cardholder name, expiry date) via the Gap application and 2Pay.js API in the Vault system database using strong cryptography (RSA 2048-bit), in order to facilitate later use of the same payment details to perform other payments.

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?

Yes  No

### If Yes:

Name of QIR Company:

Not Applicable

QIR Individual Name:

Not Applicable

Description of services provided by QIR:

Not Applicable

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:
LeaseWeb EvoSwitch	Data centre
QTS	Data centre
lyzico	PSP
Imperva	WAF Provider
PagBrasil	PSP
Skrill	E-Wallet
EMS	PSP
Ingenico	PSP
FDMS	PSP
FISERV	PSP

**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:		Verifone 2Checkout / Avangate B.V.		
PCI DSS Requirement	Details of Requirements Assessed			Justification for Approach (Required for all “Partial” and “None” responses. Identify which sub-requirements were not tested and the reason.)
	Full	Partial	None	
Requirement 1:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not applicable – 1.2.3 – 2Checkout does not have any wireless networks in scope
Requirement 2:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not Applicable – 2.1.1 – 2Checkout does not have any wireless networks in scope Not Applicable – 2.6 – 2Checkout Is not a shared hosting provider
Requirement 3:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not Applicable – 3.4.1 - 2Checkout does not use disk encryption Not applicable 3.6 – 2Checkout does not use disk encryption
Requirement 4:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not Applicable – 4.1.1 - 2Checkout does not have any wireless networks in scope
Requirement 5:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not applicable – 5.1, 5.1.1, 5.2-5.4 – 2Checkout have deployed a Linux estate which does not require anti-virus as it is not commonly affected by malware.
Requirement 6:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not Applicable – 6.4.6 - 2Checkout has not undergone a significant change
Requirement 7:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Requirement 8:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not applicable – 8.5.1. – 2Checkout does not have remote access to customer premises



Requirement 9:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not applicable – 9.5.1, 9.6.3, 9.7.1, 9.8.1-9.8.2 – 2Checkout does not have removable media Not applicable – 9.9x – 2Checkout does not manage a PED estate.
Requirement 10:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Requirement 11:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not applicable – 11.2.3 – 2Checkout has not undergone a significant change Not applicable – 11.1.1 no wireless networks connected to the CDE
Requirement 12:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not applicable – 12.3.9 No business partners connected to the CDE
Appendix A1:	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Not Applicable – 2Checkout is not a shared hosting service provider
Appendix A2:	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Not applicable – 2Checkout is not a hosting provider





## Section 2: Report on Compliance

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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:	30 June 2022
Have compensating controls been used to meet any requirement in the ROC?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Were any requirements in the ROC identified as being not applicable (N/A)?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Were any requirements not tested?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Were any requirements in the ROC unable to be met due to a legal constraint?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No



## Section 3: Validation and Attestation Details

### Part 3. PCI DSS Validation

This AOC is based on results noted in the ROC dated 30 June 2022

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**):

<input checked="" type="checkbox"/>	<p><b>Compliant:</b> All sections of the PCI DSS ROC are complete, all questions answered affirmatively, resulting in an overall <b>COMPLIANT</b> rating; thereby Verifone 2Checkout Ltd has demonstrated full compliance with the PCI DSS.</p>						
<input type="checkbox"/>	<p><b>Non-Compliant:</b> Not all sections of the PCI DSS ROC are complete, or not all questions are answered affirmatively, resulting in an overall <b>NON-COMPLIANT</b> rating, thereby (<i>Service Provider Company Name</i>) has not demonstrated full compliance with the PCI DSS.</p> <p><b>Target Date</b> for Compliance:</p> <p>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. <i>Check with the payment brand(s) before completing Part 4.</i></p>						
<input type="checkbox"/>	<p><b>Compliant but with Legal exception:</b> 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.</p> <p><i>If checked, complete the following:</i></p> <table border="1"> <thead> <tr> <th>Affected Requirement</th> <th>Details of how legal constraint prevents requirement being met</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Affected Requirement	Details of how legal constraint prevents requirement being met				
Affected Requirement	Details of how legal constraint prevents requirement being met						

### Part 3a. Acknowledgement of Status

Signatory(s) confirms:

(**Check all that apply**)

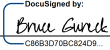
<input checked="" type="checkbox"/>	The ROC was completed according to the <i>PCI DSS Requirements and Security Assessment Procedures</i> , Version 3.2.1 and was completed according to the instructions therein.
<input checked="" type="checkbox"/>	All information within the above-referenced ROC and in this attestation fairly represents the results of my assessment in all material respects.
<input type="checkbox"/>	I have confirmed with my payment application vendor that my payment system does not store sensitive authentication data after authorization.
<input checked="" type="checkbox"/>	I have read the PCI DSS and I recognize that I must maintain PCI DSS compliance, as applicable to my environment, at all times.
<input checked="" type="checkbox"/>	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)

- |                                     |  |
|-------------------------------------|--|
| <input checked="" type="checkbox"/> | No evidence of full track data <sup>1</sup> , CAV2, CVC2, CID, or CVV2 data <sup>2</sup> , or PIN data <sup>3</sup> storage after transaction authorization was found on ANY system reviewed during this assessment. |
| <input checked="" type="checkbox"/> | ASV scans are being completed by the PCI SSC Approved Scanning Vendor <i>Qualys</i>  |

### Part 3b. Service Provider Attestation

	
Signature of Service Provider Executive Officer ↑	Date: 30 June 2022
Service Provider Executive Officer Name: Bruce Gureck	Title: EVP, Global Product & Engineering

### 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 assessed Verifone 2Checkout against all requirements in the PCI DSS version 3.2.1 standard and validated evidence and documentation provided.
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Signature of Duly Authorized Officer of QSA Company ↑	Date: 30 June 2022
Duly Authorized Officer Name: Suzanne Eaton	QSA Company: Foregenix Ltd

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

If an ISA(s) If no ISA in the assessment, then simply include Not Applicable here.  with this assessment, identify the ISA personnel and describe the role performed:	Not Applicable
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<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
2	Do not use vendor-supplied defaults for system passwords and other security parameters	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
3	Protect stored cardholder data	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
4	Encrypt transmission of cardholder data across open, public networks	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
5	Protect all systems against malware and regularly update anti-virus software or programs	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
6	Develop and maintain secure systems and applications	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
7	Restrict access to cardholder data by business need to know	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
8	Identify and authenticate access to system components	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
9	Restrict physical access to cardholder data	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
10	Track and monitor all access to network resources and cardholder data	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
11	Regularly test security systems and processes	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
12	Maintain a policy that addresses information security for all personnel	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Appendix A1	Additional PCI DSS Requirements for Shared Hosting Providers	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Appendix A2	Additional PCI DSS Requirements for Entities using SSL/early TLS for Card-Present POS POI Terminal Connections	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

