



“Pointe Solutions combines a deep understanding of PCI certification requirements with a unique ability to communicate those requirements.”

President, prepaid card processor

Case Study

Cost-effective PCI compliance

Designed alternative compliance solution that lowered costs and kept client in control

Situation

A large retailer was notified by its sponsoring bank that PCI compliance was required. The client, a level 1 merchant with over 20 million transactions per year, was concerned about the costs of complying with PCI, and called Pointe Solutions to perform a pre-assessment and recommend steps to certification.

Solution

Pointe Solutions **performed the pre-assessment** to determine where the client stood relative to PCI requirements. Pointe Solutions’ assessment showed that the client’s self-assessment had vastly overstated its compliance, and that significant changes would be required to the company’s infrastructure. A simple but expensive solution would have been to fully outsource the company’s application, but Pointe Solutions sought a **more cost-effective solution** that would put the client in compliance without significant investments in infrastructure or relinquishing control of its application. Pointe Solutions put together a plan to bring the client into compliance that involved **outsourcing selected PCI functions**—such as firewall monitoring, intrusion detection, and audit logging—to a third party managed services provider. This solution put critical physical controls at the third party’s data center while keeping the client’s core application in-house.

Results

The client can be brought into compliance for a fraction of the cost of outsourcing its application or building and staffing a new data center, **saving hundreds of thousands of dollars annually.**

About Pointe Solutions

Pointe Solutions, Inc. is a specialized audit consulting firm focused on cost-effective solutions for information technology, operations, and compliance audits. With decades of experience in IT, operations and payment systems, Pointe Solutions helps clients reduce risk, recover costs and preserve trust with smart methodology and a flexible approach.

For more information visit www.pointesolutionsinc.com.