



# **Payment Card Industry 3-D Secure (PCI 3DS)**

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## **Attestation of Compliance**

**For use with PCI 3DS Core Security Standard v1.0**

**Revision 1.0**

December 2017



## Part 2b. Description of 3DS Business



How and in what capacity does your business provide/manage 3DS functions?

iServeU provides card issuance and transaction authorization services. As an Issuer processor, entity also performs various card related operations such as reconciliation, settlement, chargebacks, fraud management, re-issuance etc. The entity also provides internet and mobile banking facilities. The entity also hosts its own ACS system for authentication of CNP transactions through various channels (ECOM, MOTO, etc.).It has developed an ACS (Access Control Server) application built on EMV 3DS 2.0 standards. The application is responsible for authentication of e-commerce transactions as per EMV 3DS 2.0 standards.

Following are the steps for ACS flow:

Step 1: Account data is provided by the cardholder in the e-commerce website hosted by merchant/payment service provider/ 3DE client. This step is out of scope for iserveU. The request comes via API gateway. Cardholder fills the PAN, Expiry date, Cardholder Name, CVV2 which is used to perform an online transaction.

Step 2: AReq are sent from Payment Network (3DS server to Directory server) to ACS application. AReq will contain full plain text Pan, Cardholder Name, Expiry Date and SDK encrypted data.

Step 3: ARes will send from ACS application to Payment Network to state that the cardholder information is validated and confirmed.

Step 4: CReq will be sent from 3DE client to ACS application

For Browser based transaction:

Step 5.1: Plrq is sent from 3DE client to ACS application which contains the details of ACS endpoint.

Step 5.2:Plrs endpoint confirmation is completed from ACS to 3DE client.

Step 5.3: ACS HTML UI will be shared with 3DE client over web browser.

Step 5.4: OTP response will be submitted by the 3DE client to ACS application.

For Application based transaction:

Step 5.1: Plrq is sent from 3DE client to ACS application which contains the application.

Step 5.2:Plrs confirmation is completed from ACS to 3DE client.

Step 5.3: CReq will be shared with 3DE client to ACS application.



	<p>Step 5.4: CRes will be submitted by the 3DE client to ACS application.</p> <p>For out-of band transaction:</p> <p>Step 5.1: Plrq is sent from 3DE client to ACS application which contains the application.</p> <p>Step 5.2:Plrs confirmation is completed from ACS to 3DE client.</p> <p>Step 5.3: CReq will be shared with 3DE client to ACS application.</p> <p>Step 5.4: CRes will be submitted by the 3DE client to ACS application.</p> <p>Step 5.5: POrq out-of-band transaction confirmation request is sent. The ACS initiates an OOB interaction with the Cardholder via 3DS server.</p> <p>Step 5.6: POrs out-of-band transaction confirmation response between payment network and ACS</p> <p>Step 6: RReq (Auth Confirmation) will be shared by ACS application to payment network (3DS server and DS).</p> <p>Step 7: RRes (Auth successful) will be shared by payment network (3DS server and DS) to ACS application.</p> <p>Step 8: CReq (Challenge request) will be shared by ACS application to 3DE client.</p> <p>For Storing the cardholder data:</p> <p>Encrypted 3DS data are stored within the database using AES 256 key encryption.</p>
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## Part 2c. Locations

List types of facilities (for example, corporate offices, data centers) and a summary of locations covered by the PCI 3DS assessment.

Type of facility	Number of facilities of this type	Location(s) of facility (city, country)
<i>Example: Data Center</i>	3	<i>Boston, MA, USA</i>
Corporate Office	1	Bhubaneswar, Odisha
Data Center Site (GCP)	1	Mumbai, Maharashtra
DR Site (GCP)	1	Delhi



**Part 2d.**

Not used for this AOC

**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 3DS environment (3DE).
- Critical system components within the 3DE, such as 3DS servers, databases, web servers, etc., and any other necessary 3DS components, as applicable.

The 3DS scoped environment consists of the following technology infrastructure -

- GCP VPC
- Application server group
- Database
- GCP and Network Security Groups review

Does your business use network segmentation to affect the scope of your 3DS environment?

Yes  No

**Part 2f. Third-Party Service Providers**

Does your company share 3DS data with any third-party service providers (for example, payment processors, gateways)?

Yes  No

Does your company rely on any third party for any PCI 3DS requirements, or for support or maintenance of the 3DS environment?

Yes  No

**If Yes:**

**Name of service provider:**

**Description of services provided:**

Google Cloud Platform

Cloud Hosting Service Provider

myHSM

HSM Service Provider

**Part 2g. Summary of requirements tested to the PCI 3DS Security Standard**

Did the 3DS entity leverage a PCI DSS assessment to meet the PCI 3DS Part 1: Baseline Security Requirements?

Yes  No

Identify the appropriate assessment result for each high-level PCI 3DS requirement. Complete the table as follows:

- If the results of a PCI DSS assessment have been verified as meeting all the PCI 3DS Part 1 Requirements:
  - Select “In Place per PCI DSS” for the 3DS Part 1 Requirements.
  - Select the appropriate finding for each PCI 3DS Part 2 Requirement.
- If a PCI DSS assessment is not being leveraged to meet all the PCI 3DS Part 1 Requirements:
  - Select the appropriate finding for each 3DS Part 1 and Part 2 Requirement.

When determining the appropriate finding for each high-level 3DS requirement, the following principles apply:

1. If the finding for any requirement or sub-requirement is “Not in Place”, select “Not in Place” for the high-level requirement.

2. If the finding for any requirement or sub-requirement is “N/A” and all other requirements are “In Place”, select “In Place” for the high-level requirement..
3. If the finding for any requirement or sub-requirement is “In Place w/CCW” and all other requirements are “In Place”, select “In Place w/CCW” for the high-level requirement.
4. If the findings include one or more requirements or sub-requirements as “N/A”, and one or more as “In Place w/CCW”, and all other requirements are “In Place”, select “In Place w/CCW” for the high-level requirement.
5. If all requirements and sub-requirements are identified as “In Place”, select “In Place” for the high-level requirement.



## Section 2: Report on Compliance

This Attestation of Compliance reflects the results of an onsite PCI 3DS assessment, which is documented in an accompanying 3DS Report on Compliance (ROC).

The assessment documented in this attestation and in the 3DS ROC was completed on:	<b>24<sup>th</sup> May 2024</b>	
Was PCI DSS used to meet PCI 3DS Part 1: Baseline Security Requirements?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Have compensating controls been used to meet any PCI 3DS requirement?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Were any PCI 3DS requirements identified as being not applicable (N/A)?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Were any PCI 3DS requirements 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 3DS Validation

This AOC is based on results noted in the 3DS ROC dated **24<sup>th</sup> May 2024**.

Based on the results documented in the 3DS 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 3DS ROC are complete, all questions answered affirmatively, resulting in an overall <b>COMPLIANT</b> rating; thereby <i>iServeU Technology Pvt Ltd.</i> has demonstrated full compliance with the PCI 3DS Core Security Standard.</p>						
<input type="checkbox"/>	<p><b>Non-Compliant:</b> Not all sections of the PCI 3DS ROC are complete, or not all questions are answered affirmatively, resulting in an overall <b>NON-COMPLIANT</b> rating, thereby (<i>3DS Entity Company Name</i>) has not demonstrated full compliance with the PCI 3DS Core Security Standard.</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 applicable 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 the applicable payment brand(s).</p> <p><i>If checked, complete the following:</i></p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 35%;">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 3DS ROC was completed according to the PCI 3DS Core Security Standard, Version (1.0), and was completed according to the instructions therein.
<input checked="" type="checkbox"/>	All information within the above-referenced 3DS ROC and in this attestation fairly represents the results of my assessment in all material respects.
<input checked="" type="checkbox"/>	I have read the PCI 3DS Core Security Standard and I recognize that I must maintain 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 3DS requirements that apply.
<input checked="" type="checkbox"/>	ASV scans are being completed by the PCI SSC Approved Scanning Vendor ( <i>SISA</i> )





#### Part 4. Action Plan for Non-Compliant Requirements

Select the appropriate response for “Compliant to PCI 3DS 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 3DS Requirement	Compliant to PCI 3DS Requirements (Select One)		Remediation Date and Actions (If “NO” selected for any Requirement)	
	YES	NO		
<b>P1</b>	Maintain security policies for all personnel	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Secure network connectivity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Develop and maintain secure systems	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Vulnerability management	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Manage access	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Physical security	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Incident response preparedness	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<b>P2</b>	Validate scope	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Security governance	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Protect 3DS systems and applications	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Secure logical access to 3DS systems	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Protect 3DS data	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Cryptography and key management	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
	Physically secure 3DS systems	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

