



Protecting Data at the Point of Sale (POS)

Compliance with the Payment Card Industry Data Security Standards (PCI DSS)

“We didn’t think it was possible to encrypt the cardholder data used by our commercial Point of Sale (POS) applications without making significant changes to the application. Vormetric’s CoreGuard showed us this was indeed possible. In addition, unlike other encryption solutions, CoreGuard did not adversely affect performance. Vormetric’s CoreGuard sets up very easily, is straightforward to use and ensures that our data is secure and we are in compliance with PCI standards.”

*Director, Risk Management
Large Midwest Warehouse Style
Retail Establishment*

Payment Card Industry Data Security Standards (PCI DSS) are key to retail business. Visa, Mastercard, AMEX and Discover aligned their individual policy protection programs to create the PCI DSS. Merchants and other custodians that handle credit card data must adhere to PCI requirements for data security or face steep penalties, including fines of up to \$500,000 if data in their care is compromised.

Case Study: Compliance with PCI is Mandatory

A large, warehouse-style retail establishment based in the mid-west faced quite a dilemma. PCI audits determined that cardholder data managed by a point-of-sale (POS) application at their gas pumps was vulnerable, and not compliant with the PCI data security standards. The POS application vendor would not be able to address this until their next version, which was more than a year and a half away. Having already been granted an extension to meet compliance, the retailer was now facing fines and a hit to their reputation.

They searched for ways to meet PCI compliance on their own, which meant they would have to address the following questions:

- How could they encrypt the cardholder data on disk, yet make it readable only to the POS application?
- Could they protect cardholder data even if the entire POS terminal were physically stolen?
- How could they securely deliver the encryption keys to each POS terminal?
- Would encryption introduces any performance delays that might effect customer queue time?
- How much would this cost in licensing and deployment?
- Could this solution be leveraged in other areas of the organization that had data protection needs?

Vormetric CoreGuard: Enabling Data Protection & Compliance with PCI DSS

When faced with these data protection challenges, this Midwest retail establishment turned to Vormetric CoreGuard.

CoreGuard encrypts their cardholder data without requiring any changes to the POS application while ensuring that only the POS application running as an authorized user can decrypt the data.

The encryption keys are centrally managed and securely distributed to their POS applications. Unauthorized users are prevented from accessing encrypted data – even if the entire POS terminal were to be stolen. CoreGuard’s high performance encryption added very little performance overhead. The solution required no development and was quick and easy to deploy, making the solution very cost effective.

Because CoreGuard can protect any data at rest, the retailer could leverage CoreGuard in other areas of their organization. Additional features of CoreGuard, such as its audit capability and host protection capability addressed additional PCI requirements on their server environments.

CoreGuard enabled this retailer to meet the most challenging PCI DSS requirements in the fastest, most cost effective manner.

Vormetric Provided:

- Enabling Data Protection Adherence to PCI DSS
- Scalability: Economically Deploy to Multiple Locations via Software
- Data Protection for Multiple Data Types: Flat Files, RDBMS, Audit Logs

Proven Leadership with Vormetric

Vormetric's impressive customer base for enabling PCI Compliance includes BJ's Wholesale, DSW and Sirius Radio to name just a few. Vormetric is the technology leader in the data protection arena, holding 13 patents and FIPS validation on all products. Vormetric is also a partner with industry giants such as Oracle, IBM, Sun & Microsoft.

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