



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

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## Attestation of Compliance

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

Revision 1.0

December 2017

A handwritten signature in black ink, consisting of a stylized, cursive 'M' followed by a long, sweeping underline.

## Section 1: 3DS Assessment Information

### Instructions for Submission

This Attestation of Compliance must be completed as a declaration of the results of the 3DS entity's assessment with the *PCI 3DS Security Requirements and Assessment Procedures for EMV® 3-D Secure Core Components: ACS, DS, and 3DS Server* (PCI 3DS Core Security Standard). Complete all sections. The 3DS entity is responsible for ensuring that each section is completed by the relevant parties, as applicable. Contact the payment brands for PCI 3DS reporting and submission procedures.

#### Part 1. 3DS Entity and 3DS Assessor Information

##### Part 1a. 3DS Entity Organization Information

Company Name:	International Card Systems	DBA (doing business as):	CaSys AD
Contact Name:	Lidija Vucidolova-Bogoevska	Title:	CISO/Risk Executive
Telephone:	+389 2 3293 879	E-mail:	lidijav@casys.com.mk
Business Address:	Kuzman Josifovski Pitu No1	City:	Skopje
State/Province:	Skopje	Country:	Macedonia
URL:	<a href="http://www.casys.com.mk/">http://www.casys.com.mk/</a>		
Zip:	1000		

##### Part 1b. 3DS Assessor Company Information

Company Name:	Compliance Control Ltd.		
Lead 3DS Assessor Contact Name:	Ivan Tverdokhlebov	Title:	Security Expert
Telephone:	+372 600 44 64	E-mail:	ivan@compliance-control.eu
Business Address:	Punane tn. 16/1-414	City:	Tallinn
State/Province:	Harju	Country:	Estonia
URL:	<a href="http://www.compliance-control.eu">www.compliance-control.eu</a>		
Zip:	13619		

#### Part 2. Executive Summary

##### Part 2a. 3DS Functions

Identify the 3DS Function(s) covered by this 3DS assessment (Check all that apply)	Details of EMVCo Letter of Approval (LOA):
<input checked="" type="checkbox"/> 3DS Server (3DSS)	LOA reference number: 3DS_LOA_SER_NSOF_020301_00680 Date of LOA issued by EMVCo: March 14, 2023 Name of product LOA issued for: /n software 3-D Secure
<input type="checkbox"/> Access Control Server (ACS)	LOA reference number: Date of LOA issued by EMVCo: Name of product LOA issued for:
<input type="checkbox"/> Directory Server (DS)	LOA reference number: Date of LOA issued by EMVCo: Name of product LOA issued for:



Other (As defined by a payment brand)

**Note:** If your organization performs 3DS functions that are not covered by this assessment, consult the applicable payment brand about validation for the other functions.

**Part 2b. Description of 3DS Business**

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

Casys provide 3DS service with cPay product using nSoftware 3DSS module: /n software 3-D Secure Server V2 .NET Edition — Windows.  
nSoftware module remaps message to create 3DS authentication messages that are send to Payment Brands Directory Servers.

Annual 3DS transactions volume is approx. 7.250.000

**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>
Head office and Datacenter	1	Kuzman Josifovski Pitu Nb1, Skopje, Macedonia

**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.*

3DS environment is isolated with firewall network, consist of Web Application and DB servers.

Connections to 3DE are provided within e-commerce channels only.

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

Yes  No

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**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:

**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.

Summary of Findings		In Place per PCI DSS		In Place	In Place w/CCW	N/A	Not in Place
<b>Part 1: Baseline Security Requirements</b>							
P1-1	Maintain security policies for all personnel	☒	OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P1-2	Secure network connectivity			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P1-3	Develop and maintain secure systems			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P1-4	Vulnerability management			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P1-5	Manage access			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P1-6	Physical security			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P1-7	Incident response preparedness			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Part 2: 3DS Security Requirements</b>							
P2-1	Validate scope			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P2-2	Security governance			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P2-3	Protect 3DS systems and applications			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P2-4	Secure logical access to 3DS systems			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P2-5	Protect 3DS data			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P2-6	Cryptography and key management			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P2-7	Physically secure 3DS systems			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## 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>January 24, 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 *January 24, 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 <b>International Card Systems AD CaSys International</b> 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 for Compliance:</b></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: 30%;">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 <b>Qualys Inc.</b>



**Part 3b. 3DS Entity Attestation**



*[Handwritten signature in blue ink]*

Signature of 3DS Entity Executive Officer ↑

Date: January 24, 2024

3DS Entity Executive Officer Name: **Filomena Pljakovska Asprovka**

Title: **CEO**

**Part 3c. 3DS Assessor Acknowledgement**

*[Handwritten signature in blue ink]*

Signature of Duly Authorized Officer of 3DS Assessor Company ↑

Date: January 24, 2024

Duly Authorized Officer Name: **Ivan Tverdokhlebov**

Title: **Security Expert**

3DS Assessor Company: **Compliance Control**

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### 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"/>	


