

# PCI in the cloud

Simplifying compliance to leverage the benefits of cloud services

Cloud computing is not a new paradigm, and yet, there is still uncertainty around how the cloud affects PCI compliance for cloud service providers (CSPs), payment service providers, and merchants. Merchants and service providers face compliance and security challenges unique to their business models. Cloud and managed service providers, who are looking to differentiate themselves, must support the PCI compliance needs of merchants and payment service providers, while keeping costs under control.

## CLOUD SERVICE PROVIDERS

As more payments are accepted online, CSPs need to understand how to maintain compliance and simplify PCI compliance for their customers. Instead of just delivering an assessment and documentation, Coalfire enables CSPs to effectively communicate to their end users about achieving PCI DSS compliance and how they can properly leverage their cloud service provider for PCI DSS compliance.

## PAYMENT SERVICE PROVIDERS

For service providers, the cloud offers cost savings, IT flexibility and scalability, global reach, and new business models. Even providers who want to maintain physical control of processing functions can leverage unique hybrid service architecture, but they face two significant challenges when migrating or creating payment services in the cloud: How do they minimize compliance risk and effort, and how do they help customers meet their compliance needs? Coalfire leverages our experience assessing virtualization and CSPs to help clients align cloud strategies and compliance needs.

## MERCHANTS

Migration to the cloud presents myriad choices with different business opportunities and compliance challenges. Merchants at all stages of cloud adoption struggle with the implications of shared responsibility models and architectural choices. Migrating complex PCI processes to the cloud requires clear architectural guidance that enables successful PCI compliance assessments. Hybrid implementations are exceptionally challenging and often demand unique expertise to ensure proper governance and scoping. Coalfire has successfully advised and assessed national merchants with evolving cloud implementations.

## FINANCIAL INSTITUTIONS

While many financial institutions are mature in their PCI standards adoption, their environments often consist of legacy internal systems which introduces a complex challenge when migrating regulated workloads to the cloud. Current economic pressure is forcing many financial services organizations to turn to more agile cloud environments to benefit from the reduced long-term operating costs associated with a public cloud. We help financial institutions realize the full benefits of cloud migration while remaining compliant and secure.

## AUTHORITATIVE KNOWLEDGE AND EXPERIENCE

Through our experience conducting hundreds of “in the cloud” assessments and security projects across the cloud ecosystem (i.e. Cloud Service Providers (CSP), cloud end-customers, and PaaS and SaaS deployed on large CSPs), Coalfire knows how to simplify the assessment process and improve program management. Our actionable guidance helps you:

- Realize the benefits of cloud adoption, without sacrificing PCI compliance and security.
- Reduce uncertainty around managing PCI compliance in the cloud.
- Understand the implications of cloud implementations for future assessments.
- Best position service providers for customer PCI compliance success.

PCI in the cloud is another example of how we continue to add services that deliver value beyond a basic assessment. With our depth of experience and partnerships, we can effectively address even the most novel questions. Our technical knowledge allows us to highlight risks and opportunities that might otherwise be missed.

## THE COALFIRE DIFFERENCE

As one of the first Qualified Security Assessors (QSA), Coalfire has performed thousands of Level 1 assessments and led the way for acceptance and proper assessment of innovative technologies. We collaborated with leading vendors to drive acceptance of virtualization and cloud services and assessed or validated most of the standard and emerging technologies and architectures on the market. We continue to work closely with the major cloud vendors, including Amazon Web Services, Microsoft®, and Oracle, and apply this knowledge to your organization to help establish a sustainable, effective compliance program.

Our approach to PCI compliance uses proven methodologies built on an unparalleled resume that spans the PCI compliance regime. In addition to PCI DSS services, our suite of services includes payment application (PA-DSS) and point-to-point encryption (P2PE) compliance, as well as vulnerability scanning and penetration testing.

Maximize the benefits of the cloud with help from Coalfire. | [Coalfire.com](https://Coalfire.com) | 877.224.8077

**COALFIRE**

### About Coalfire

Coalfire is the trusted cybersecurity advisor that helps private and public sector organizations avert threats, close gaps, and effectively manage risk. By providing independent and tailored advice, assessments, technical testing, and cyber engineering services, we help clients develop scalable programs that improve their security posture, achieve their business objectives, and fuel their continued success. Coalfire has been a cybersecurity thought leader for nearly 20 years and has offices throughout the United States and Europe. For more information, visit [Coalfire.com](https://Coalfire.com)