

# Cisco PCI Solution for Retail 2.0



Retailers continue to face growing threats to their brands, reputations, and profits from sophisticated, malicious attacks on their information systems. Although there is no “silver bullet” solution for achieving ongoing compliance with the Payment Card Industry Data Security Standard (PCI DSS), the Cisco® PCI Solution for Retail 2.0 helps retailers simplify their efforts in addressing PCI compliance.

## The Payment Card Industry Standard

The PCI DSS applies to all businesses, public and private, in any industry that processes, transmits, or stores credit card transactions and cardholder information. PCI DSS Version 2.0, effective January 1, 2011, includes clarifications designed to make it easier for merchants to address requirements:

- Reinforcement of the need to thoroughly scope data storage and network infrastructure environments
- Promoting more effective log management in securing cardholder data
- Allowing a risk-based approach based on specific business circumstances in order to assess and prioritize vulnerabilities
- Better accommodation for the unique environments of small merchants, helping to simplify their compliance efforts

## PCI Enforcement Guidelines

Each financial institution or payment card brand determines its own compliance validation levels. Only the acquiring financial institution can assign a validation level to merchants. Links to card-brand compliance programs include:

- American Express: [www.americanexpress.com/datasecurity](http://www.americanexpress.com/datasecurity)
- Discover Financial Services: [www.discovernetwork.com/fraudsecurity/disc.html](http://www.discovernetwork.com/fraudsecurity/disc.html)
- JCB International: [www.jcb-global.com/english/pci/index.html](http://www.jcb-global.com/english/pci/index.html)
- MasterCard Worldwide: [www.mastercard.com/sdp](http://www.mastercard.com/sdp)
- Visa Inc: [www.visa.com/cisp](http://www.visa.com/cisp)
- Visa Europe: [www.visaeurope.com/ais](http://www.visaeurope.com/ais)

Individual payment brands also enforce merchant compliance, and fines can range from US\$5000 to \$500,000. Fines can also be accompanied by ongoing monthly penalties, additional fines per breached record, and possible cancellation of a merchant’s credit card service privileges for continued noncompliance. In addition to the penalties for noncompliance, a credit card breach can cost your company exponential amounts in possible litigation from card holders, legal fees, and damaged brand reputation, which can lead to a loss of business.

## Simplifying Compliance: Cisco PCI Solution for Retail 2.0

The Cisco PCI Solution for Retail 2.0 is built on network security best practices, the Cisco Connected Retail Network platform, proven Cisco products, Cisco Services, and partner technologies that are validated for compatibility with Cisco PCI Solution for Retail 2.0 architectures and meet Payment Card Industry standards. Because PCI covers many parts of the network, no single product or technology meets all PCI technology requirements.

## Cisco and Partner Products with PCI Intelligence

Many Cisco products already include features and the specific intelligence needed to help meet PCI requirements:

- **Routing:** Cisco Integrated Services Routers (ISR, ISR G2), Cisco Aggregation Services Routers (ASR)
- **Switching:** Cisco Catalyst® compact switches, Cisco Catalyst access switches, and Cisco Catalyst data center switches, Cisco Nexus® 1000V Series Switches, Cisco Nexus 5000 and 7000 Series Switches, Cisco Application Control Engine (ACE), Cisco Multilayer Director Switch (MDS) with Storage Media Encryption module
- **Network Security:** Cisco Adaptive Security Appliance (ASA), Cisco IronPort® Email Security Appliance, Cisco Network Admission Control (NAC) Appliance, Cisco AnyConnect™ VPN, Cisco Firewall Services Modules (FWSM), Cisco Intrusion Detection System Services Modules (IDSM), Cisco Intrusion Prevention System Appliances (IPS), Cisco Nexus Virtual Security Gateway (VSG), Cisco IOS® Firewall, Cisco IOS IPS, Cisco Secure Access Control Server (ACS)
- **Wireless:** Cisco Aironet® Access Points, Cisco Wireless LAN Controllers, Cisco Mobility Services Engine with enhanced local mode (ELM), Cisco Adaptive Wireless IPS
- **Physical Security:** Cisco Video Surveillance Operations Manager (VSOM), Cisco Video Surveillance IP Cameras, Cisco Physical Security Multiservices Platform (MSP), Cisco Physical Access Manager, Cisco Physical Access Gateways
- **Compute Systems and Storage:** Cisco Unified Computing System™ (UCS), Cisco UCS Express



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- **Management:** Cisco Security Manager, Cisco Wireless Control System (WCS), CiscoWorks LAN Management Solution (LMS)
- **Voice:** Cisco Unified Communications Manager, Cisco Unified IP Phones
- **WAN Optimization:** Cisco Wide Area Application Engine (WAE), Cisco Wide Area Application Services (WAAS)

## Retail Architecture Built on Validated Design

A critical element of the Cisco PCI Solution for Retail 2.0 is Cisco network architecture and validated network designs. Cisco network architectures have been designed for stores, enterprise data centers, contact centers, and the Internet edge to support e-commerce operations, store employees, customers, and teleworkers. Cisco's PCI solution also supports wireless 3G technology deployments and multiple store formats, including pop-up stores, and convenience stores, in addition to typical small, medium, and large stores. Cisco network architectures include solutions for virtualized, wired, and wireless deployments. Built and tested in Cisco labs, these designs have been reviewed by a PCI Qualified Security Assessor, who then provided an assessment report outlining how each solution addresses PCI DSS technology requirements. Cisco Validated Designs for PCI can be downloaded from [www.cisco.com/go/pci2](http://www.cisco.com/go/pci2).

## Validated Technology Partners

Products from Cisco technology partners have been validated for compatibility with Cisco PCI Solution for Retail 2.0 network designs and products. Technology partners include:

- **RSA:** Authentication, security, and compliance technology for data centers and stores. Products include:
  - **RSA Archer eGRC Platform:** An integrated governance, risk, and compliance platform that helps retailers assess security, identify areas of concern, prepare for a PCI audit and manage the reporting process.
  - **RSA enVision®:** Tightly integrated with RSA Archer, RSA enVision offers an effective security and information event management (SIEM) and log management system, capable of collecting and analyzing large amounts of log and event data in real-time.
- **RSA SecurID®:** Two-factor authentication based on something you know (a password or PIN) and something you have (an authenticator); provides a much more reliable level of user authentication to cardholder data than reusable passwords.
- **RSA Data Loss Prevention (DLP) Suite:** Enables organizations to discover and classify cardholder data, educate end users and ensure cardholder data is handled appropriately, and report on risk reduction and progress towards policy objectives.
- **RSA Data Protection Manager:** Enterprise tokenization and encryption controls further strengthen PCI compliance by protecting cardholder data at rest and in transit across public networks.
- **VCE:** Next-generation virtualized converged infrastructure and private cloud technology
  - **Vblock™ Infrastructure Platforms:** Preintegrated, best-in-class datacenter infrastructure and rapid deployment private cloud platforms. Built with industry-leading VMware virtualization; Cisco networking and computing; and EMC storage, security, and management technologies.
- **HyTrust:** Virtualization infrastructure security and logging
  - **HyTrust Appliance:** Policy management, access control, logging, and logical infrastructure segmentation for virtual infrastructures
- **EMC:** Storage and storage management technology. Products include:
  - **EMC CLARiiON CX4 Series Storage Area Network (SAN):** Scalable networked storage optimized for virtualized environments
  - **EMC Ionix™ Unified Infrastructure Manager (UIM):** Simplified, integrated provisioning, configuration, change, and compliance management across network, storage, and compute resources for Vblock Infrastructure Platforms
  - **EMC Ionix™ Network Configuration Manager (NCM):** Model-based and automated compliance, change, and configuration management for networks

- **Verizon Business:** Consulting Services
  - **Qualified Security Assessor:** PCI audit, PCI readiness assessments, PCI Compliance Management Program, penetration testing, vulnerability scanning, and PCI consulting and remediation services

## Benefits of Cisco PCI Solution for Retail 2.0

The Cisco PCI Solution for Retail 2.0 addresses many of the 12 PCI DSS requirements and help retailers simplify their compliance strategies. It goes beyond just the requirements to provide comprehensive best practices for securing sensitive information. In addition, Cisco's PCI solution helps you protect contact center information, mobile applications and data. It helps you build a foundation for ongoing compliance, enhance your company's physical security and risk management, strengthen shopping security, and enable new business initiatives.

## The Cisco PCI Whole Offer

The Cisco PCI Solution for Retail 2.0 helps retailers simplify compliance, and the Cisco PCI Whole Offer helps retailers simplify purchasing from Cisco. The offer includes Cisco Services, Cisco Capital® financing, and incentives on specific products and services included in the design and validation of the Cisco PCI Solution for Retail 2.0. Contact your Cisco account representative for details.

## Why Cisco?

Whether you have two stores across town or 2000 around the globe, Cisco has the solutions, experience, and expertise to help improve your effectiveness and operational capacity. The Cisco Connected Retail Network and Cisco PCI Solution for Retail 2.0 help you pull everything together to effectively address the PCI Data Security Standard.

## Learn More Today

For more information on Cisco PCI Solution for Retail 2.0, visit [www.cisco.com/go/pci2](http://www.cisco.com/go/pci2) or [www.cisco.com/go/retail](http://www.cisco.com/go/retail).