



# **Payment Card Industry (PCI) Data Security Standard**

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## **Attestation of Compliance for Onsite Assessments - Service Providers**

**Version 3.2.1**

June 2018

## Section 1: Assessment Information

### Instructions for Submission

This Attestation of Compliance must be completed as a declaration of the results of the service provider's assessment with the *Payment Card Industry Data Security Standard Requirements and Security Assessment Procedures (PCI DSS)*. Complete all sections: The service provider is responsible for ensuring that each section is completed by the relevant parties, as applicable. Contact the requesting payment brand for reporting and submission procedures.

#### Part 1. Service Provider and Qualified Security Assessor Information

##### Part 1a. Service Provider Organization Information

Company Name:	ACD Direct	DBA (doing business as):	Not Applicable.		
Contact Name:	William Davis	Title:	Vice President		
Telephone:	(801) 784-4260	E-mail:	william.davis@acddirect.com		
Business Address:	520 N. Marketplace Drive, Suite 200	City:	Centerville		
State/Province:	Utah	Country:	USA	Zip:	84014
URL:	https://www.acddirect.com				

##### Part 1b. Qualified Security Assessor Company Information (if applicable)

Company Name:	A-LIGN Compliance and Security, Inc. dba A-LIGN				
Lead QSA Contact Name:	Monica Armour	Title:	Senior Consultant		
Telephone:	(888) 702-5446 x422	E-mail:	monica.armour@A-LIGN.com		
Business Address:	400 N. Ashley Drive, Suite 1325	City:	Tampa		
State/Province:	Florida	Country:	United States	Zip:	33602
URL:	www.A-LIGN.com				

## Part 2. Executive Summary

### Part 2a. Scope Verification

**Services that were INCLUDED in the scope of the PCI DSS Assessment** (check all that apply):

Name of service(s) assessed: PledgeCart, CallsWithoutWalls, SimplePledge

Type of service(s) assessed:

#### Hosting Provider:

- Applications / software
- Hardware
- Infrastructure / Network
- Physical space (co-location)
- Storage
- Web
- Security services
- 3-D Secure Hosting Provider
- Shared Hosting Provider
- Other Hosting (specify):

#### Managed Services (specify):

- Systems security services
- IT support
- Physical security
- Terminal Management System
- Other services (specify):

#### Payment Processing:

- POS / card present
- Internet / e-commerce
- MOTO / Call Center
- ATM
- Other processing (specify):

Account Management

Fraud and Chargeback

Payment Gateway/Switch

Back-Office Services

Issuer Processing

Prepaid Services

Billing Management

Loyalty Programs

Records Management

Clearing and Settlement

Merchant Services

Tax/Government Payments

Network Provider

Others (specify):

**Note:** These categories are provided for assistance only, and are not intended to limit or predetermine an entity's service description. If you feel these categories don't apply to your service, complete "Others." If you're unsure whether a category could apply to your service, consult with the applicable payment brand.

**Part 2a. Scope Verification (continued)**

**Services that are provided by the service provider but were NOT INCLUDED in the scope of the PCI DSS Assessment (check all that apply):**

Name of service(s) not assessed:		Not Applicable.	
Type of service(s) not assessed:			
<b>Hosting Provider:</b> <input type="checkbox"/> Applications / software <input type="checkbox"/> Hardware <input type="checkbox"/> Infrastructure / Network <input type="checkbox"/> Physical space (co-location) <input type="checkbox"/> Storage <input type="checkbox"/> Web <input type="checkbox"/> Security services <input type="checkbox"/> 3-D Secure Hosting Provider <input type="checkbox"/> Shared Hosting Provider <input type="checkbox"/> Other Hosting (specify):	<b>Managed Services (specify):</b> <input type="checkbox"/> Systems security services <input type="checkbox"/> IT support <input type="checkbox"/> Physical security <input type="checkbox"/> Terminal Management System <input type="checkbox"/> Other services (specify):	<b>Payment Processing:</b> <input type="checkbox"/> POS / card present <input type="checkbox"/> Internet / e-commerce <input type="checkbox"/> MOTO / Call Center <input type="checkbox"/> ATM <input type="checkbox"/> Other processing (specify):	
<input type="checkbox"/> Account Management	<input type="checkbox"/> Fraud and Chargeback	<input type="checkbox"/> Payment Gateway/Switch	
<input type="checkbox"/> Back-Office Services	<input type="checkbox"/> Issuer Processing	<input type="checkbox"/> Prepaid Services	
<input type="checkbox"/> Billing Management	<input type="checkbox"/> Loyalty Programs	<input type="checkbox"/> Records Management	
<input type="checkbox"/> Clearing and Settlement	<input type="checkbox"/> Merchant Services	<input type="checkbox"/> Tax/Government Payments	
<input type="checkbox"/> Network Provider			
<input type="checkbox"/> Others (specify):			
Provide a brief explanation why any checked services were not included in the assessment:		Not Applicable. All services were included in the scope of the assessment.	

### Part 2b. Description of Payment Card Business

<p>Describe how and in what capacity your business stores, processes, and/or transmits cardholder data.</p>	<p>ACD Direct provides secure fundraising payment services to assist non-profit organizations in their fundraising efforts. Cardholder data is keyed into SimplePledge and PledgeCart applications. All payments are encrypted and transmitted up stream to payment processors Authorize.net, BiSGlobal, BlackBaud, IATS, PayPal, PSI, Sage, and WorldPay (clients choose which payment processor ACD Direct uses) for final processing.</p> <p>Up to then, all transactions take place in volatile memory, until tokenized transaction values are returned by the payment processors, which are then stored to disk by ACD Direct.</p>
<p>Describe how and in what capacity your business is otherwise involved in or has the ability to impact the security of cardholder data.</p>	<p>Customers of ACD Direct can have donors donate funds using ACD Direct's PledgeCart web application or they can call an ACD Direct line and have one of ACD Direct's independent contractors take the donation information over the phone. ACD Direct independent contractors use ACD Direct's SimplePledge web application which resolves to <a href="https://www.callswithoutwalls.com">https://www.callswithoutwalls.com</a> to enter donor information including PAN, Name, Billing Address, and CVV for authorization and processing.</p>

### Part 2c. Locations

List types of facilities (for example, retail outlets, corporate offices, data centers, call centers, etc.) and a summary of locations included in the PCI DSS review.

Type of facility:	Number of facilities of this type	Location(s) of facility (city, country):
Data Center (Flexential Colocation)	1	Salt Lake City, UT 84104

### Part 2d. Payment Applications

Does the organization use one or more Payment Applications?  Yes  No

Provide the following information regarding the Payment Applications your organization uses:

Payment Application Name	Version Number	Application Vendor	Is application PA-DSS Listed?	PA-DSS Listing Expiry date (if applicable)
Pledge Cart	3	ACD Direct	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Not Applicable.
Simple Pledge	06_02_2020	ACD Direct	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Not Applicable.

**Part 2e. Description of Environment**

<p>Provide a <b>high-level</b> description of the environment covered by this assessment.</p> <p><i>For example:</i></p> <ul style="list-style-type: none"> <li>• <i>Connections into and out of the cardholder data environment (CDE).</i></li> <li>• <i>Critical system components within the CDE, such as POS devices, databases, web servers, etc., and any other necessary payment components, as applicable.</i></li> </ul>	<p>The scope of the assessment included a single connection between the internet and the CDE. All traffic is routed through the Palo Alto firewall to/from the CDE.</p> <p>Critical system components within the CDE consist of firewalls, intrusion prevention systems, VPN, NAC, internal network segments, physical and virtualized production servers, and workstations with access to the cardholder data. All network equipment is housed within the ViaWest (Flexential) data center in Salt Lake City. ACD Direct does not have a central office and manages day-to-day operations via employees located at remote locations.</p>
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<p>Does your business use network segmentation to affect the scope of your PCI DSS environment? <i>(Refer to "Network Segmentation" section of PCI DSS for guidance on network segmentation)</i></p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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**Part 2f. Third-Party Service Providers**

<p>Does your company have a relationship with a Qualified Integrator &amp; Reseller (QIR) for the purpose of the services being validated?</p>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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**If Yes:**

Name of QIR Company:	Not Applicable.
QIR Individual Name:	Not Applicable.
Description of services provided by QIR:	Not Applicable.

<p>Does your company have a relationship with one or more third-party service providers (for example, Qualified Integrator Resellers (QIR), gateways, payment processors, payment service providers (PSP), web-hosting companies, airline booking agents, loyalty program agents, etc.) for the purpose of the services being validated?</p>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
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**If Yes:**

Name of service provider:	Description of services provided:
Paya	Transaction processing
Paya Real Time Processing	Transaction processing
Authorize.net	Transaction processing
BlackBaud Sky Payment Services	Transaction processing
IATS	Transaction Processing
PayPal	Transaction processing
PSI (Payment Solutions, Inc.)	Transaction processing
WorldPay	Transaction processing

BisGlobal	Transaction processing
ACI	Transaction processing
Bluefin	Transaction processing
BrainTree Create	Transaction processing
Elavon	Transaction processing
Stripe	Transaction processing
Windcave	Transaction processing

**Note:** Requirement 12.8 applies to all entities in this list.

## Part 2g. Summary of Requirements Tested

For each PCI DSS Requirement, select one of the following:

- **Full** - The requirement and all sub-requirements of that requirement were assessed, and no sub-requirements were marked as “Not Tested” or “Not Applicable” in the ROC
- **Partial** - One or more sub-requirements of that requirement were marked as “Not Tested” or “Not Applicable” in the ROC
- **None** - All sub-requirements of that requirement were marked as “Not Tested” and/or “Not Applicable” in the ROC

For all requirements identified as either “Partial” or “None,” provide details in the “Justification for Approach” column, including:

- Details of specific sub-requirements that were marked as either “Not Tested” and/or “Not Applicable” in the ROC
- Reason why sub-requirement(s) were not tested or not applicable

**Note:** One table to be completed for each service covered by this AOC. Additional copies of this section are available on the PCI SSC website.

Name of Service Assessed:		PledgeCart, CallsWithoutWalls, SimplePledge		
PCI DSS Requirement	Details of Requirements Assessed			Justification for Approach <small>(Required for all “Partial” and “None” responses. Identify which sub-requirements were not tested and the reason.)</small>
	Full	Partial	None	
Requirement 1:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1.2.2: Not Applicable. ACD Direct does not utilize routers in their CDE. 1.2.3: Not Applicable. ACD Direct does not utilize wireless networks to connect to or located within their CDE.
Requirement 2:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	2.1.1: Not Applicable. ACD Direct does not utilize wireless networks to connect to or located within their CDE. 2.2.3: Not Applicable. There are no insecure services utilized within the ACD Direct CDE. 2.6: Not Applicable. ACD Direct is not a shared hosting provider.
Requirement 3:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	3.2: Not Applicable. ACD Direct does not support issuing services or store sensitive authentication data. 3.4.1: Not Applicable. ACD Direct does not utilize disk encryption. 3.6: Not Applicable. ACD Direct does not share cryptographic keys with their customers.
Requirement 4:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	4.1.1: Not Applicable. ACD Direct does not utilize wireless networks to connect to or located within their CDE.
Requirement 5:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Requirement 6:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	6.4.6: Not Applicable. ACD Direct did not have a significant change in the past 12 months.



Requirement 7:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Requirement 8:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	8.1.5: Not Applicable. ACD Direct does not permit third-party access to their CDE. 8.5.1: Not Applicable. ACD Direct does not permit remote access to customer premises.
Requirement 9:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	9.5.1: Not Applicable. ACD Direct does not store cardholder data on removable media. 9.6.2-9.6.3: Not Applicable. ACD Direct does not utilize external media to store cardholder data. 9.7-9.7.1: Not Applicable. ACD Direct does not utilize external media to store cardholder data. 9.8.1: Not Applicable. ACD Direct does not utilize external media to store cardholder data. 9.9-9.9.3: Not Applicable. ACD Direct does not utilize POS/POI Terminals Connections.
Requirement 10:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Requirement 11:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	11.1.1: Not Applicable. ACD Direct does not utilize wireless networking to connect to nor is it utilized within the CDE; therefore, no authorized wireless access points are maintained. 11.3.4-11.3.4.1: Not Applicable. ACD Direct does not maintain separate persistent sub-networks that are located within or connect to their CDE.
Requirement 12:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Appendix A1:	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Not Applicable. ACD Direct is not a shared hosting provider.
Appendix A2:	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Not Applicable. ACD Direct does not utilize POS/POI Terminal Connections.

## Section 2: Report on Compliance

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

The assessment documented in this attestation and in the ROC was completed on:	05 November 2020
Have compensating controls been used to meet any requirement in the ROC?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Were any requirements in the ROC identified as being not applicable (N/A)?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Were any requirements not tested?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Were any requirements in the ROC 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 DSS Validation

This AOC is based on results noted in the ROC dated 05 November 2020.

Based on the results documented in the 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 DSS ROC are complete, all questions answered affirmatively, resulting in an overall <b>COMPLIANT</b> rating; thereby ACD Direct has demonstrated full compliance with the PCI DSS.</p>						
<input type="checkbox"/>	<p><b>Non-Compliant:</b> Not all sections of the PCI DSS ROC are complete, or not all questions are answered affirmatively, resulting in an overall <b>NON-COMPLIANT</b> rating, thereby ACD Direct has not demonstrated full compliance with the PCI DSS.</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 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 acquirer or payment brand.</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 ROC was completed according to the <i>PCI DSS Requirements and Security Assessment Procedures, Version 3.2.1</i> , and was completed according to the instructions therein.
<input checked="" type="checkbox"/>	All information within the above-referenced ROC and in this attestation fairly represents the results of my assessment in all material respects.
<input checked="" type="checkbox"/>	I have confirmed with my payment application vendor that my payment system does not store sensitive authentication data after authorization.
<input checked="" type="checkbox"/>	I have read the PCI DSS and I recognize that I must maintain PCI DSS 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 DSS requirements that apply.

**Part 3a. Acknowledgement of Status (continued)**

<input checked="" type="checkbox"/>	No evidence of full track data <sup>1</sup> , CAV2, CVC2, CID, or CVV2 data <sup>2</sup> , or PIN data <sup>3</sup> storage after transaction authorization was found on ANY system reviewed during this assessment.
<input checked="" type="checkbox"/>	ASV scans are being completed by the PCI SSC Approved Scanning Vendor Qualys Certificate № 3728-01-15.

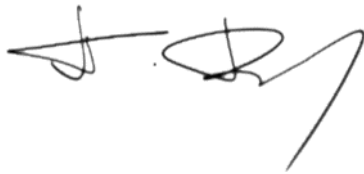
**Part 3b. Service Provider Attestation**

*William Davis*

<i>Signature of Service Provider Executive Officer</i> ↑	<i>Date:</i> 5 November 2020
<i>Service Provider Executive Officer Name:</i> William Davis	<i>Title:</i> Vice President

**Part 3c. Qualified Security Assessor (QSA) Acknowledgement (if applicable)**

If a QSA was involved or assisted with this assessment, describe the role performed:	The assessor provided PCI DSS advisory and assessment services, which included observation of controls, interviews with key personnel, and review of policies and procedures.
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<i>Signature of Duly Authorized Officer of QSA Company</i> ↑	<i>Date:</i> 5 November 2020
<i>Duly Authorized Officer Name:</i> Petar Besalev, Senior VP Cybersecurity and Privacy Services	<i>QSA Company:</i> A-LIGN

**Part 3d. Internal Security Assessor (ISA) Involvement (if applicable)**

If an ISA(s) was involved or assisted with this assessment, identify the ISA personnel and describe the role performed:	Not Applicable.
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<sup>1</sup> Data encoded in the magnetic stripe or equivalent data on a chip used for authorization during a card-present transaction. Entities may not retain full track data after transaction authorization. The only elements of track data that may be retained are primary account number (PAN), expiration date, and cardholder name.

<sup>2</sup> The three- or four-digit value printed by the signature panel or on the face of a payment card used to verify card-not-present transactions.

<sup>3</sup> Personal identification number entered by cardholder during a card-present transaction, and/or encrypted PIN block present within the transaction message.

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

Select the appropriate response for “Compliant to PCI DSS 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 DSS Requirement	Description of Requirement	Compliant to PCI DSS Requirements (Select One)		Remediation Date and Actions (If “NO” selected for any Requirement)
		YES	NO	
1	Install and maintain a firewall configuration to protect cardholder data	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
2	Do not use vendor-supplied defaults for system passwords and other security parameters	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
3	Protect stored cardholder data	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
4	Encrypt transmission of cardholder data across open, public networks	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
5	Protect all systems against malware and regularly update anti-virus software or programs	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
6	Develop and maintain secure systems and applications	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
7	Restrict access to cardholder data by business need to know	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
8	Identify and authenticate access to system components	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
9	Restrict physical access to cardholder data	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
10	Track and monitor all access to network resources and cardholder data	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
11	Regularly test security systems and processes	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
12	Maintain a policy that addresses information security for all personnel	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Appendix A1	Additional PCI DSS Requirements for Shared Hosting Providers	<input type="checkbox"/>	<input type="checkbox"/>	Not Applicable. ACD Direct is not a shared hosting provider.
Appendix A2	Additional PCI DSS Requirements for Entities using SSL/early TLS for Card-Present POS POI Terminal Connections	<input type="checkbox"/>	<input type="checkbox"/>	Not Applicable. ACD Direct does not utilize POS/POI Terminal Connections.

