

**Service Description**  
Payment Services Directive  
Gap Assessment

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# Payment Services Directive Gap Assessment

SecureTrust™ is a division of Trustwave Holdings, Inc.

## SERVICE DESCRIPTION

SecureTrust's Payment Services Directive Gap Assessment (the “**Service**”) is designed to identify gaps and prioritize areas that may require remediation to help Client achieve compliance with the Payment Services Directive.

Capitalized terms used in this service description but not defined herein have the meaning given to them in the Trustwave Master Services Agreement found at <https://www.trustwave.com/en-us/legal-documents/contract-documents/> or a similar agreement signed between SecureTrust and Client.

## BASE SERVICE FEATURES

The Service includes the following standard features:

### SecureTrust Portal

The SecureTrust Portal features consist of, among others, a Compliance Manager application to manage the engagement process as well as collect and securely store evidence, documentation, and final deliverables.

### Global Compliance and Risk Services

The Global Compliance and Risk Services (GCRS) team consists of, among others, the following key personnel and functions:

**Security Consultant** – A Security Consultant is Client's primary resource during the Service and is responsible for conducting the assessment, evaluating compliance, and producing the report.

**Managing Consultant (MC)** – An MC provides guidance, project oversight and reporting quality assurance to the Security Consultant and serves Client as a secondary point of contact for escalations and queries.

**SecureTrust Compliance Review Board (CRB)** – The CRB serves as an escalation point for requirement interpretation or complicated compliance questions, providing consistency and continuity across SecureTrust assessments. The CRB is the final point of escalation for issue resolution regarding compliance status against requirement interpretation or the review of a compensating control.

**Payment Services Directive Gap Assessment** – An assessment to identify gaps and prioritize areas that may require remediation, to achieve compliance with the applicable Payment Services Directive requirements. SecureTrust will provide suggestions for changes to the design of controls and supporting organizational policy, procedures, and practices relevant to the Payment Services Directive. SecureTrust will provide a Payment Services Directive Gap Assessment Report.

## DELIVERY AND IMPLEMENTATION

### Project Initiation

The SecureTrust GCRS team will initiate the Service by scheduling and conducting the remote kickoff meeting to define and agree to a high-level project plan consisting of milestone dates, key steps, estimates for duration, deliverables, resource requirements and escalation procedures.

### Phase I: Information Gathering

SecureTrust will work with Client, where applicable, to:

- Determine critical assets;
- Examine business processes;
- Identify security and compliance management processes in place; and
- Review documentation.

### Phase II: Payment Services Directive Gap Assessment

SecureTrust will work with Client, through documentation review, interviews, discussions, and facilities inspections, and controls analysis to:

- Assess adequacy of Client knowledge about the Payment Services Directive requirements and responsibilities;
- Understand Client's Payment Services Directive compliance posture;
- Review Client's environment to identify potential critical gaps between Client's current posture and the Payment Services Directive; and
- Offer priority scheme for remediation efforts that may be required to achieve compliance with the Payment Services Directive.

### Phase III: Reporting

SecureTrust will develop a final report documenting observations and recommendations from the Service.

A draft report will be sent to Client for review. Client may comment and suggest changes to the draft report. SecureTrust retains final authority regarding the contents of the report and the type of final deliverable to be produced.

SecureTrust will provide a final Payment Services Directive Gap Assessment Report as the final deliverable.

SecureTrust will conduct a closeout meeting with Client.

## SECURETRUST RESPONSIBILITIES

- Establish contact and remain available for communications from Client.
- Establish communication and escalation plans.
- Create a client account in the SecureTrust Portal.
- Define high-level project plan consisting of milestone dates, key steps, estimates for duration, deliverables, and resource requirements.
- Schedule and conduct kickoff, periodic status, and closeout meetings.
- Validate scope of the Service.
- Respond to Client action items in Compliance Manager within the SecureTrust Portal.

- Interview appropriate organization personnel and collect information from personnel.
- Identify to Client observations that may require remediation.
- Determine the Service results in accordance with the Payment Services Directive.
- Deliver to Client a final report documenting all findings and recommendations from the Service.

## **CLIENT RESPONSIBILITIES**

- Establish contact and remain available for communications from SecureTrust.
- Establish communication and escalation plans.
- Agree to high-level project plan consisting of milestone dates, key steps, estimates for duration, deliverables, and resource requirements.
- Accurately provide all necessary information including key stakeholders, applicable client environment information, and configuration requirements.
- Inform SecureTrust of all Client environment maintenance activity and changes that may impact the Service.
- Accurately respond to requests from SecureTrust teams when establishing contact and collection of required information.
- Provide complete and accurate details of the relevant environment and other business operations information.
- Make available resources capable of participating in the Service activities.
- Participate in and understand materials explained during calls, meetings, interviews, discussions, facilities inspection, and controls analysis.
- Client acknowledges:
  - All security and feature updates for SecureTrust Portal software will be included in major version release upgrades.
  - The Payment Services Directive Gap Assessment may consist of both remote and onsite assessment activities.
  - The Service start and end dates will be determined during the kickoff call.
  - SecureTrust may request evidence from Client's systems and processes as required to prove compliance with any specific requirements. Client agrees to provide all such evidence in a timely manner.
  - SecureTrust is not responsible for defining systems in scope or whether information provided by Client is accurate.
  - SecureTrust retains the right to reject or accept Client comments based on the facts and circumstances of the Service.
  - SecureTrust will perform the Service in the English language.
  - SecureTrust will not create or modify Client documentation as part of the Service.
  - SecureTrust will not provide remediation services as part of the Service.
  - SecureTrust will not offer any legal guidance or counseling.
  - The quality and accuracy of the Service is dependent on Client's provision of accurate information and access to Client systems and resources to SecureTrust.