



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

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## **Attestation of Compliance for Onsite Assessments – Service Providers Version 3.1**

April 2015

## 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	Stenocall	DBA (doing business as):			
Contact Name:	Dusty Earl	Title:	President		
ISA Name(s) (if applicable):	Not Applicable	Title:	Not Applicable		
Telephone:	806-762-0811	Email:	dustyearl@stenocall.com		
Business Address:	1515 Avenue J	City:	Lubbock		
State/Province:	TX	Country:	US	Zip:	79401
URL:	www.stenocall.com				

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

Company Name:	CompliancePoint				
Lead QSA Contact Name:	David Grow	Title:	Manager of Compliance Services		
Telephone:	(770) 255-1020	E-mail:	<a href="mailto:dgrow@compliancepoint.com">dgrow@compliancepoint.com</a>		
Business Address:	4400 River Green Parkway, Suite 100	City:	Duluth		
State/Province:	GA	Country:	US	Zip:	30096
URL:	http:// <a href="http://www.compliancepoint.com">www.compliancepoint.com</a>				

## 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:		Stenocall Call Center Transactions	
Type of service(s) 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):	
<input type="checkbox"/> Account Management <input checked="" type="checkbox"/> Back-Office Services <input type="checkbox"/> Billing Management <input type="checkbox"/> Clearing and Settlement <input type="checkbox"/> Network Provider <input type="checkbox"/> Others (please specify):		<input type="checkbox"/> Fraud and Chargeback <input type="checkbox"/> Issuer Processing <input type="checkbox"/> Loyalty Programs <input type="checkbox"/> Merchant Services	
		<b>Payment Processing:</b> <input type="checkbox"/> POS / card present <input checked="" type="checkbox"/> Internet / e-commerce <input checked="" type="checkbox"/> MOTO / Call Center <input type="checkbox"/> ATM <input type="checkbox"/> Other processing (specify):	
		<input type="checkbox"/> Payment Gateway / Switch <input type="checkbox"/> Prepaid Services <input type="checkbox"/> Records Management <input type="checkbox"/> Tax / Government Payments	

**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 do not apply to your service, complete the "Others" section. If you're unsure whether a category could apply to your service, consult with the applicable payment brand.

**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. - All services were reviewed during this assessment.

**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):		
Please provide a brief explanation why any checked services were not included in the assessment.		Not Applicable. All services were reviewed during this assessment.

**Part 2b Description of Payment Card Business**

Describe how and in what capacity your business stores, processes, and/or transmits cardholder data.	Stenocall provides a full range of software and transaction processing services which allow merchants to service their customers. Stenocall functions as a service provider. The application provides store and forward functionality for credit/debit card processing for loan merchants. Processing is handled through a 3rd party payment gateway with an acquiring bank. In addition to processing, Stenocall also provides credit checks and loan management and validation software through its web portal.
Describe how and in what capacity your business is otherwise involved in or has the ability to impact the security of cardholder data.	Stenocall serves card not-present payment channels

**Part 2c Locations**

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

Type of facility:	Number of facilities of this type	Location(s) of facility (city, country):
Call Center	1	Lubbock, TX
Data Center	1	Lubbock, TX

**Part 2d Payment Applications**

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

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

Payment Application Name	Version Number	Application Vendor	Is application PA-DSS Listed?	PA-DSS Listing Expiry date (if applicable)
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	

**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 cardholder data environment (CDE).
- Critical system components within the CDE, such as POS devices, databases, web servers, etc., and any other necessary payment components, as applicable.

The focus of this assessment was on one business environment of Stenocall. Specifically, the assessment focuses on the workflow and connections between Stenocall, it's merchant customers.

Stenocall segments their corporate network from a centralized data center environment. Access to the data center is locked down and direct connections within the environment are not allowed. Firewall rules and access controls segment these environments.

The network segments and system components assessed include:

- Database Servers
- Application Servers
- Firewalls

Does your business use network segmentation to affect the scope of your PCI DSS environment? (Refer to "Network Segmentation" section of PCI-DSS for guidance on network segmentation.)  Yes  No

**Part 2f Third-Party Service Providers**

Does your company have a relationship with one or more third-party service providers (for example, 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?  Yes  No

**If Yes, then:**

Type of Service Provider:	Description of services provided:

**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” and/or “Not Applicable” in the ROC.
- **Partial** – One or more sub-requirements of that requirement were marked as “Not Tested” and/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 and/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.

<b>Name of Service Assessed:</b>	Stenocall Call Center Transactions
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PCI-DSS Requirement				Details of Requirements Assessed
	Full	Partial	None	Justification for Approach (Required for all “Partial” and “None” responses. Identify which sub-requirements were not tested and the reason.)
Requirement 1:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Requirement 2:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stenocall is not classified as a shared hosting provider.(2.6)
Requirement 3:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stenocall does not store cardholder data on removable media. (3.4c)
Requirement 4:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Stenocall does not utilize wireless technology to transmit cardholder data. (4.1.1) Stenocall does not utilize end user messaging technologies to transmit cardholder data. (4.2)
Requirement 5:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Requirement 6:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Requirement 7:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Requirement 8:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Requirement 9:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Requirement 10:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Requirement 11:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Requirement 12:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Appendix A:	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Stenocallis not classified as a shared hosting provider. (A1.1, A1.2, A1.3, A1.4)

## Section 2: Report on Compliance

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:	June 30, 2016
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

Based on the results noted in the ROC dated *June 30, 2016* 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 as of *June 30, 2016*. (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 <i>Stenocall</i> has demonstrated full compliance with 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 (<i>Service Provider Company Name</i>) has not demonstrated full compliance with PCI DSS.</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 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. <i>If checked, complete the following:</i></p> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th>Affected Requirement</th> <th>Details of how legal constraint prevents requirement being met</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><i>None</i></td> <td style="text-align: center;"><i>N/A</i></td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Affected Requirement	Details of how legal constraint prevents requirement being met	<i>None</i>	<i>N/A</i>		
Affected Requirement	Details of how legal constraint prevents requirement being met						
<i>None</i>	<i>N/A</i>						

### 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 3.1</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.



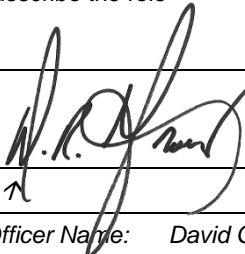
**Part 3a Acknowledgement of Status (continued)**

<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 <b>ControlScan</b> .

**Part 3b Service Provider Attestation**

Signature of Service Provider Executive Officer ↑	Date: June 30, 2016
Service Provider Executive Officer Name: Dusty Earl	Title: President

**Part 3c QSA Acknowledgement (if applicable)**

If a QSA was involved or assisted with this assessment, describe the role performed: 	<i>The QSA provided assistance with the identification of in-scope and out of scope locations, networks, and systems. The QSA reviewed policies, procedures and verified system configurations and processes are in accordance with the PCI 3.1 standards.</i>
Signature of QSA ↑	Date: June 30, 2016
Duly Authorized Officer Name: David Grow (QSA #: 203-541)	QSA Company: CompliancePoint

**Part 3d ISA Acknowledgment (if applicable)**

If an ISA was involved or assisted with this assessment, describe the role performed:	Not Applicable. No ISA was involved or assisted with this assessment.
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Not Applicable. No ISA was involved or assisted with this assessment.

Signature of ISA ↑	Date:
Name of ISA	Title:

1 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.

2 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.

3 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 was selected)
		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"/>	

