

Risk ProfilerSM

Powered by TrustKeeper®



Risk Profiler is an easy-to-use, Web-based solution that guides merchants or retail outlets through a dynamic question-set to determine their individual risk and vulnerability to data security compromise.

Risk ProfilerSM: Understanding Data Security Risk

Trustwave® has developed Risk ProfilerSM to help acquiring institutions and large enterprise environments – such as retailers, chain restaurants and other decentralized organizations – address the challenges of securing data in remote locations. As a risk analysis solution, Risk Profiler enables acquirers or large enterprises to identify and manage risk throughout their merchant portfolio or outlets. For example, Risk Profiler can be used to survey risk associated with merchants and then educate those merchants about the Payment Card Industry Data Security Standard (PCI DSS) and approaching PCI DSS compliance.

Risk Profiler is an easy-to-use, Web-based solution that guides merchants or retail outlets through a dynamic question-set to determine their individual risk and vulnerability to data security compromise. Many factors contribute to a merchant's risk, and Risk Profiler employs several methods to measure the degree to which these factors affect each merchant's network environment, including:

- Asking simple questions about the merchant's acceptance and processing of payment cards
- Collecting information on the merchant's environment and the devices and services they use
- Performing a light scan of the merchant's Internet connection

The Risk Profiler engine then analyzes and correlates these factors with Trustwave's vast data security resources. These resources include data concerning weak payment applications from our application assessments, our many data security forensic investigations and other trends, exploits or vulnerabilities researched by our signature operations division. Once this information is analyzed and correlated, Risk Profiler assigns the merchant a prioritized risk tier. Depending on this risk tier, Risk Profiler then advises the merchant on steps to mitigate this risk and achieve PCI DSS compliance.

With a seamless link to Trustwave's TrustKeeper portal, Risk Profiler enables a merchant to complete the compliance process in a few easy steps. Within TrustKeeper, Risk Profiler will auto-populate a merchant's PCI Self-assessment Questionnaire (SAQ) based on the data it collects. With this feature, merchant's only need to address the questions on the SAQ that apply to their particular environment. This alleviates the frustration many merchants feel when confronting PCI DSS compliance – not knowing where to begin. Risk Profiler simplifies the SAQ for merchants and helps them complete it accurately, which ultimately makes compliance easier and less time-consuming to attain.

About Trustwave

Trustwave is a leading, global provider of information security and compliance management solutions to large and small businesses and the public sector. Trustwave offers and supports SSL certificates, proprietary security appliances, managed security services and compliance management solutions to help organizations simplify, accelerate and validate their compliance with industry standards and regulations such as PCI DSS, HIPAA, SAS-70, GLBA and ISO 27002 (formerly 17799) among others. Trustwave's clients include financial institutions, large and small retailers, global electronic exchanges, educational institutions, business service firms and government agencies. Trustwave is headquartered in Chicago with offices throughout North America, South America, Europe, the Middle East, Africa, Asia and Australia.

www.trustwave.com 1-888-878-7817



Benefits of Risk Profiler

To Acquirers/Enterprises:

- Provides efficient means to manage the data security risk of a portfolio of merchants or outlets
- Captures critical information about individual merchants' or outlets' processing configurations
- Identifies areas of the population that pose risk to the larger organization
- Simplifies the process for merchants or outlets to accelerate PCI DSS compliance adoption and reduce risk for the organization as a whole
- Facilitates merchant or outlet compliance validation and allows for ongoing tracking and reporting on merchant activity

To Merchants/Outlets

- Assesses a merchant's individual risk tier
- Pre-populates the card associations' required SAQ based on a merchant's answers within the Risk Profiler, making completion of the questionnaire and the path to compliance easier and more efficient
- Simplifies the SAQ process by only asking questions relevant to a merchant's particular environment
- Offers cost-effective remediation solutions to resolve data security issues within a merchant's IT network and limit exposure to hackers and cardholder data theft

What type of organization benefits from using Risk Profiler?

Designed for acquiring institutions and large enterprises to help determine their level of risk within large populations of merchants or outlets the organizations serve, Risk Profiler is best for PCI DSS level 2, 3 and 4 merchants. Organizations often roll out the Risk Profiler to merchants as a part of a broader compliance program, providing a quick and easy starting point to determine their risk of data security compromise.

As a springboard for merchants to achieve PCI DSS compliance, Risk Profiler also provides valuable information to acquirers and enterprises about their merchants, helping them understand the areas of their populations that pose the most risk to the larger organization. In addition, the tool guides merchants to the steps they need to take to mitigate that risk and achieve PCI DSS compliance more efficiently.

Merchant Features

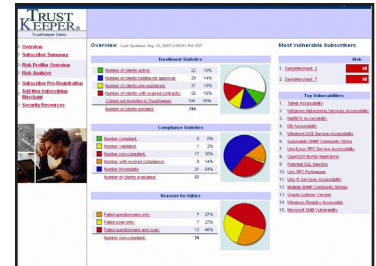
- Consolidates and pre-populates the SAQ
- Simple, easy-to-understand language and help text
- Preliminary Risk Profiler questionnaire completed in just a few minutes
- Cost-effective remediation suggestions
- Access to 24x7x365, multi-lingual support
- Seamlessly links to validation tools within TrustKeeper
- Easy-to-use, Web-based tool
- Calls-to-action tailored to risk tier

Acquirer/Enterprise Features

- Facilitates targeted communication to risk segments
- Easy management of population risk scores and compliance validation activity through sponsor view
- Intuitive management console for managing and tracking risk among entire merchant portfolio
- Access to 24x7x365, multi-lingual support
- Co-branding of preliminary questionnaire and TrustKeeper portal
- Marketing support for rollout and ongoing communication
- Internal communication and training support

What is TrustKeeper?

TrustKeeper is a state-of-the-art vulnerability assessment and compliance management solution that validates a merchant's compliance with a variety of industry standards and regulations (such as the PCI DSS). In TrustKeeper, merchants have access to the PCI Self-assessment Questionnaire, a scanning engine that tests for more than 5,000 vulnerabilities, detailed reporting, comprehensive online support resources and a 24x7x365, multi-lingual help desk.



Risk Profiler At a Glance

Information Collection:

- Payment card acceptance channels and volume (to determine merchant level and categorize the merchant as brick-and-mortar, e-commerce, MOTO, etc.)
- Basic operational environment (Internet connectivity, applications used, etc.)

Risk Analysis Engine:

- Determines merchants' risk tier
- Categorizes the merchant according to several criteria
- Provides statistics and reports identifying high-risk merchants

Risk Profiler is especially effective in providing merchants with a starting point for PCI DSS compliance by guiding them to TrustKeeper and pre-populating applicable information about the merchant into the Self-assessment Questionnaire (SAQ) when they enroll.

