

At CHARGE Anywhere® we're PCI Security *experts* so you don't have to be!

PCI and CHARGE Anywhere®

The PCI Security Standards Council's mission is to enhance payment account data security by driving education and awareness of the PCI Security Standards.

The main objective of PCI is to protect customer account data by developing protocols regarding:

- Multifaceted Security Standard
- Security Management
- Transaction Procedures
- Network Architecture
- Software Design
- Critical Protective Measures

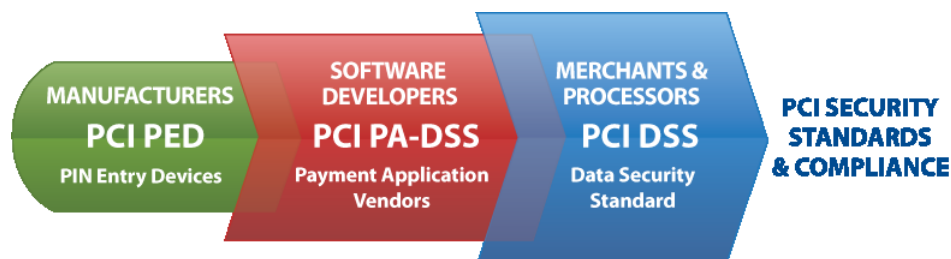


The PCI Security Council has set various rules and put regulations into effect that must be met. Merchants and their Service Providers can have their processing capabilities revoked or find themselves out of business if they fail to comply. Member banks are stepping up their enforcement.

- Requirements must be met within certain time frames
- Fines for not complying in a timely manner
- Fines for compromised account data
- Security breaches

The PCI Security Standards Council has developed three separate standards that govern the payment card industry.

- PCI DSS - Payment Card Industry Data Security Standard
- PA DSS - Payment Application Data Security Standard
- PCI PED - Payment Card Industry PIN Entry Device



Ecosystem of payment devices, applications, infrastructure and users

Are you up to date with PCI? **Security Mandates by the PCI Security Council**

- 01/1/2008 – New merchants cannot use vulnerable payment applications
- 10/1/2008 – New Level 3 and 4 merchants must be PCI DSS compliant
- 10/1/2009 – Processors must decertify all vulnerable payment applications
- **07/1/2010 – All merchants must use DSS compliant payment applications**

With our security solutions, CHARGE Anywhere helps the marketplace to easily achieve PCI compliance. Backed with by our PCI DSS Level 1 certified payment gateway, merchants have a variety of valuable, affordable, and functional payment platforms available. The range of payment solutions include secure wireless POS terminals (Spectra, VeriFone, RIM 950, and many others), software for Windows®, payment software designed for use with QuickBooks®, and mobile point-of-sale software for smartphones, (BlackBerry®, Windows Phone®, Android™, JME™).

PA DSS

The requirements for the PA DSS were derived from the Payment Card Industry Data Security Standard (PCI DSS) and the PCI DSS Security Audit Procedures. These documents, which can be found at www.pcisecuritystandards.org, detail the requirements to become PCI DSS compliant (and therefore what a payment application must support to facilitate a merchant's PCI DSS compliance) and should be used as a reference for the PCI DSS and supporting documentation.

CHARGE Anywhere is dedicated to delivering the highest quality and highest security to all of its valued customers and prides itself on having PA DSS validated card payment applications. When implemented in a PCI DSS-compliant environment, our secure payment applications will minimize the potential for security breaches that lead to the compromise of magnetic stripe data, card validation codes, PINs, and the fraud resulting from these breaches. *

PCI DSS

The PCI DSS is a multifaceted security standard that includes requirements for security management, policies, procedures, network architecture, software design and other critical protective measures. This comprehensive standard is intended to help organizations proactively protect customer account data. **

CHARGE Anywhere utilizes its own PCI DSS Level 1 payment gateway (ComsGate) for all transactions. Since it started in 2004, CHARGE Anywhere has been breach free and operating with unparalleled up-time. The state of the art ComsGate payment gateway is certified by VISA and meets the most stringent Level 1 security requirements.

Goals	PCI DSS Requirements
Build and Maintain a Secure Network	<ol style="list-style-type: none"> 1. Install and maintain a firewall configuration to protect cardholder data 2. Do not use vendor-supplied defaults for system passwords and other security parameters
Protect Cardholder Data	<ol style="list-style-type: none"> 3. Protect stored cardholder data 4. Encrypt transmission of cardholder data across open, public networks
Maintain a Vulnerability Management Program	<ol style="list-style-type: none"> 5. Use and regularly update anti-virus software or programs 6. Develop and maintain secure systems and applications
Implement Strong Access Control Measures	<ol style="list-style-type: none"> 7. Restrict access to cardholder data by business need-to-know 8. Assign a unique ID to each person with computer access 9. Restrict physical access to cardholder data
Regularly Monitor and Test Networks	<ol style="list-style-type: none"> 10. Track and monitor all access to network resources and cardholder data 11. Regularly test security systems and processes
Maintain an Information Security Policy	<ol style="list-style-type: none"> 12. Maintain a policy that addresses information security for employees and contractors

Tools for Assessing Compliance with PCI DSS

The PCI SSC sets the PCI DSS standard, but each card brand has its own program for compliance, validation levels and enforcement.

More information about compliance can be found at these links:

- o American Express:
www.americanexpress.com/datasecurity
- o Discover Financial Services:
www.discovernetwork.com/fraudsecurity/disc.html
- o JCB International:
www.jcbglobal.com/english/pci/index.html
- o MasterCard Worldwide:
www.mastercard.com/sdp
- o Visa Inc:
www.visa.com/cisp

Why Go Through All The Trouble When CHARGE Anywhere® Already Has?

What are the 12 mandated security requirements?

1. Install and maintain a firewall configuration to protect data
2. Do not use vendor-supplied defaults for system passwords and other security parameters
3. Protect stored data
4. Encrypt transmission of cardholder data and sensitive information across public networks
5. Use and regularly update anti-virus software
6. Develop and maintain secure systems and applications
7. Restrict access to data by business need-to-know
8. Assign a unique ID to each person with computer access
9. Restrict physical access to cardholder data
10. Track and monitor all access to network resources and cardholder data
11. Regularly test security systems and processes
12. Maintain a policy that addresses information security

CHARGE Anywhere's Securing Payment Data

- CHARGE Anywhere provides PCI PA DSS compliant software applications
- CHARGE Anywhere maintains PCI DSS Level 1 certified and audited facilities
- Only 128 bit keys are accepted
- HTTPS
- SSLv3 support
- CHARGE Anywhere supports PCI PED devices
- CHARGE Anywhere ensures security with a digital signature for every applicable transaction under the Visa® TAP program rules
- Fully audited, validated, certified and listed as compliant



CHARGE Anywhere has 10 PCI PA DSS Validated Payment Applications:

- CHARGE Anywhere Payment Software for BlackBerry® Smartphones
- CHARGE Anywhere Payment Software for Windows Mobile® Smartphones
- CHARGE Anywhere Payment Software for JME™ Smartphones
- CHARGE Anywhere Payment Software for Android™ Smartphones
- CHARGE Anywhere Payment Software Designed for Use with QuickBooks®
- CHARGE Anywhere Payment Software for Use with Windows®
- CHARGE Anywhere Payment Software for Spectra Terminals
- CHARGE Anywhere Payment Software for VeriFone® Terminals
- CHARGE Anywhere Payment Software for RIM® 950 devices



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QUICK LINKS

- [Get the PCI DSS](#)
- [Navigating the PCI DSS Document](#)
- [Get the PCI DSS Self-Assessment Questionnaire \(SAQ\)](#)
- [PIN Transaction Security \(PTS\) Documents – Version 3.0 Now Available!](#)
- [Payment Application DSS \(PA-DSS\) Documents](#)
- [Get the List of Validated Payment Applications](#)
- [Prioritized Approach for PCI DSS 1.2 – Updated 3/31/09](#)
- [Find a QSA or an ASV](#)
- [Become a QSA](#)
- [Become a PA-QSA](#)
- [Become an ASV](#)
- [Become an ISA](#)
- [Submit QSA Feedback Form](#)
- [Submit ASV Feedback Form](#)

4 New Version / Revision and Final Review (5/1/10 – 8/31/10)

We are currently in Stage 4, which runs 5/1/10 - 8/31/10 [Full lifecycle details](#)

The PCI Security Standards Council (the "Council") provides a variety of tools, questionnaires, guidance, FAQs, training resources and other materials and information to assist organizations seeking to achieve compliance with its standards (the "Standards"). Third party products and services are also available, but the Council does not endorse or recommend any such third party products or services, and advises all organizations seeking to achieve compliance to become familiar with the Standards and related requirements before purchasing third party products or services. Ultimately, all applicable requirements must be met in order to achieve compliance, regardless of whether or what third party products or services are used.

List of Validated Payment Applications

Filter Payment Applications by Company Name:
[Show All](#) # [A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [X](#) [Y](#) [Z](#)

Filter Payment Applications by:

Application Vendor:

Application Name:

Application Type: Sort By: Sort Direction:

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Last Update: May 27, 2010
1 Vendors, 10 Payment Applications

Payment Application	Validated According To	Deployment Notes	Revalidation ² Date	Expiry ³ Date	Validated by PA-QSA
CHARGE AnyWhere — www.chargeanywhere.com					
CHARGE AnyWhere for RIM devices Version #: 2.0.0 App Type ¹ : POS Specialized Target Market: Mobile Merchants, Fixed Market: Wireless POS Markets Reference #: 08-06.00026.001 Description Provided by Vendor: A closed mobile payment application that provides customers with the option to process multiple types of credit card transactions	PABP 1.3	Acceptable for New Deployments	Dec 02, 2009	Jun 02, 2010	Trustwave
CHARGE Anywhere for Spectra POS Version #: 2.0.0 App Type ¹ : Gateway Target Market: Mobile Merchants, Fixed Market: Wireless POS Markets Reference #: 09-00.00026.008 Description Provided by Vendor: CHARGE Anywhere's Payment Software Applications empower merchants to accept credit and debit card payments in any environment; cost-effectively and securely. The combination of dedicated Spectra terminal hardware, innovative software and award-winning security delivers a turnkey payment solution to merchants in a fixed countertop or a wireless environment.	PABP 1.4	Acceptable for New Deployments	Dec 02, 2009	Dec 02, 2010	403 Labs
CHARGE Anywhere Mobile Payment Solution for Android smartphones Version #: 2.0.0 App Type ¹ : POS Specialized Target Market: Mobile Merchants, Fixed Market: Wireless POS Markets Reference #: 09-06.00026.011 Description Provided by Vendor: CHARGE Anywhere's Mobile Payment Software Applications empower mobile merchants to harness the power of live card transactions with their Android smartphones. CHARGE Anywhere's solutions leverage the merchants' hardware and CHARGE Anywhere's payment gateway to create a secure, cost effective and robust Anywhere card payment solution utilizing their existing merchant services provider.	PA-DSS v1.2	Acceptable for New Deployments	Oct 01, 2010	Oct 02, 2013	403 Labs
CHARGE Anywhere Mobile Payment Solution for Blackberry 4.1+ Version #: 2.0.0 App Type ¹ : Gateway Target Market: Mobile Merchants, Fixed Market: Wireless POS Markets Reference #: 09-00.00026.009 Description Provided by Vendor: CHARGE Anywhere's Mobile Payment Software Applications empower mobile merchants to harness the power of live card transactions with their BlackBerry smartphones. CHARGE Anywhere's solutions leverage the merchants' hardware and CHARGE Anywhere's payment gateway to create a secure, cost effective and robust Anywhere card payment solution utilizing their existing merchant services provider.	PABP 1.4	Acceptable for New Deployments	Dec 02, 2009	Dec 02, 2010	403 Labs
CHARGE Anywhere Mobile Payment Solution for J2ME Version #: 2.0.0 App Type ¹ : POS Specialized Target Market: Mobile Merchants, Fixed Market: Wireless POS Markets Reference #: 09-06.00026.003 Description Provided by Vendor: CHARGE Anywhere's Mobile Payment Software Applications empower mobile merchants to harness the power of live card transactions with their J2ME phones. CHARGE Anywhere's solutions leverage the merchant's phone, data plan and CHARGE Anywhere's payment gateway to create a secure, cost effective and robust Anywhere card payment solution utilizing their existing merchant services provider.	PA-DSS v1.2	Acceptable for New Deployments	Apr 01, 2011	Oct 02, 2013	403 Labs
CHARGE AnyWhere Mobile Payment Solution for Windows Mobile 5.0+ Version #: 2.0.0 App Type ¹ : POS Specialized	PABP 1.4	Acceptable for New Deployments	Dec 02, 2009	Dec 02, 2010	Trustwave

Target Market:
 Reference #: 08-06.00026.002

Description Provided by Vendor: Allows portable wireless devices to accept credit card payments, designed to be used by cashier-type employees that have access to only one card number at a time; requires payment processing through CHARGE Anywhere

CHARGE Anywhere Payment Solution for Windows

Version #: 2.0.0	PA-DSS v1.2	Acceptable for New Deployments	May 01, 2011	Oct 02, 2013	403 Labs
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App Type¹: POS General
 Target: SMB merchants, MOTO, Market: retail and restaurant countertop markets
 Reference #: 09-01.00026.005

Description Provided by Vendor: CHARGE Anywhere's Payment Software Application for Windows turns a PC or a laptop into a card processing powerhouse. In combination with a variety of widely available peripherals, merchants can accept credit card and debit cards in swiped as well as key entry modes using their existing computer. Sending transactions to the payment processor of their choice through CHARGE Anywhere's payment gateway ensures end-to-end security for merchants and their customers.

CHARGE Anywhere Plugin for QuickBooks 8.0+

Version #: 2.45.0	PABP 1.4	Acceptable for New Deployments	Dec 02, 2009	Dec 02, 2010	403 Labs
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App Type¹: Gateway
 Target: Financial Professionals, Market: SMB merchants
 Reference #: 09-00.00026.006

Description Provided by Vendor: CHARGE Anywhere's Payment Software Application designed for use with QuickBooks gives merchants and their financial professionals the power of choice for card payment processing from their QuickBooks accounting software. Now QuickBooks users can choose any major payment processor for their QuickBooks credit and debit card payments with CHARGE Anywhere's payment application and payment gateway.

CHARGE Anywhere Software Application for PR608

Version #: 2.0.0	PA-DSS v1.2	Acceptable for New Deployments	Sep 26, 2010	Oct 02, 2013	403 Labs
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App Type¹: POS Face to Face
 Target: Countertop Terminal and Market: POS Markets
 Reference #: 09-08.00026.010

Description Provided by Vendor: CHARGE Anywhere's Payment Software Applications empower merchants to accept credit and debit card payments in a countertop environment. The combination of dedicated PR608 terminal hardware, innovative software and award-winning security delivers a turnkey payment solution to merchants with POS systems in need of up-to-date security. Sensitive cardholder data is managed exclusively by CHARGE Anywhere's PR608 bypassing the merchant's original POS system. With the PR608 no POS system is too old to be PCI secure.

CHARGE Anywhere Software Application for VeriFone POS

Version #: 2.0.0	PABP 1.4	Acceptable for New Deployments	Dec 02, 2009	Dec 02, 2010	Trustwave
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App Type¹: Gateway
 Target: Wireless and Countertop Market: Terminals Markets
 Reference #: 09-00.00026.07

Description Provided by Vendor: CHARGE Anywhere's Payment Software Applications empower merchants to accept credit and debit card payments in any environment. The combination of dedicated VeriFone terminal hardware, innovative software and award-winning security delivers a turnkey payment solution to merchants in a fixed countertop or a wireless environment.

Click the superscript numbers to view the footnotes.

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