ACI Worldwide

comforte

DATA SECURITY FOR ACI'S ISSUING, ATM AND ACQUIRING CUSTOMERS

Comforte's data-centric security enables ACI Worldwide customers to discover and protect cardholder data and other sensitive information to achieve PCI compliance and strengthen their security posture.

Learn More

To learn more about the comforte Data Security Platform visit: https://www.comforte.com/data-security

With ACI's Retail Payments Solution (RPS)—including BASE24, BASE24-eps, and others—ACI Worldwide provides large financial institutions, intermediaries, and payment processors with a series of solutions that support end-to-end retail payments for issuing, Merchant Acquiring and ATM Acquiring. ACI Worldwide has chosen comforte as their strategic partner to support their joint customers on their journey to PCI DSS v4.0 compliance with data-centric security.

Comforte offers comprehensive data protection solutions tailored for ACI's RPS customers, ensuring the security of payment data throughout its entire lifecycle while also preserving its usability for processing. Our approach employs a data-centric focus, which prioritizes safeguarding the data itself. This means that even in the event of a data breach, the exposed data remains indecipherable and useless to unauthorized parties. As a PCI Security Standards Council partner with more than 25 years of experience, comforte has helped many ACI customers, who process millions of transactions per day, to implement tokenization without interrupting the business or affecting service levels, to meet PCI DSS requirements.

Key Benefits

Achieve Compliance with PCI DSS v4.0

Payment Card Industry Data Security Standard (PCI DSS) is a set of security standards designed to protect payment card data. Enforced by the PCI Security Standards Council, it applies to all organizations that accept, process, store, or transmit credit and debit card data. Adhering to these standards is crucial for businesses to ensure the security and integrity of payment transactions and avoid financial penalties or customer loss. With PCI DSS v4.0 set to take full effect in March 2025, ACI RPS customers can now adopt comforte's data-centric security solutions to meet various regulatory requirements over protecting the cardholder data environment, securing payment systems, access control, and monitoring.

Drive Efficiency and Reduce PCI Scope

Tokenization is a proven method to effectively safeguard cardholder data and other sensitive information throughout each stage of the payment transaction process. With a privacy and format-preserving approach, tokenization replaces sensitive data elements – such as primary account numbers (PAN) or other cardholder data elements (CHD) – with unique tokens across the Cardholder Data Environment (CDE), effectively taking them out of the compliance scope. Since no sensitive data is processed or stored, only tokens, this helps to significantly reduce the PCI scope and simplify audits.

In addition, tokenization preserves data processing abilities, which enables streamlined implementation and optimizes the operational efficiency of the entire payment system. Stateless tokenization, in particular, provides multiple advantages like scalability, performance, and simplified management in distributed systems, while also bolstering security by eliminating the need for token lookup tables, thus reducing the risk of data exposure.

Mitigate Financial Losses and Ensure Business Continuity

Security breaches or non-compliance violations with PCI DSS can result in significant financial losses for businesses, including costs associated with investigating the breach, compensating affected customers, and potential legal fees, in addition to damaged brand reputation and loss of customer trust. Implementing data-centric security not only helps mitigate these risks, but also preserves financial stability and business continuity.

Our mission is to ensure your success by offering our expertise in data security, backed by proven technology and local support, tailored to meet your specific needs.

Data Security for ACI Retail Payments Solution (RPS)

ACI Worldwide has worked closely with comforte on a series of successful proof of concept exercises and recommends comforte for the following products in order to meet the data-at-rest requirement of PCI DSS v4.0:

Product	Recommended comforte technology
BASE24	comforte SecurDPS
BASE24-eps	comforte SecurDPS comforte SecurDPS Enterprise
ICE-XS	comforte SecurDPS Enterprise
ACI Acquirer ACI Interchange ACI Issuer	comforte SecurDPS Enterprise (Virtual File System component only - required for file exchange protection)
UPF	comforte SecurDPS Enterprise
XPNET	comforte SecurDPS

Why work with us

- **Proven Industry Leadership:** Over 25 years of experience in protecting mission-critical and payment systems. 60% of global card payment transactions are protected by our technology.
- **Global Trust and Reliability:** As an Associate Participating Organization in the PCI Security Standards Council, we are trusted partner for secure transaction processing and PCI compliance.
- **Customized Solutions for Your Needs:** We understand that every organization has unique security requirements. Our team works closely with clients to design tailored data protection strategies that align with their business goals and compliance objectives.
- **Continuous Support and Collaboration:** Beyond implementation, we provide ongoing support and guidance to help our clients navigate evolving security challenges and regulatory landscapes. Our commitment to collaboration ensures that your organization remains resilient in the face of emerging threats.

Ready to take the next step?

Reach out today to get in touch with our experts: https://www.comforte.com/contact

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