



CASE STUDY

Validated Point-to-Point Encryption (P2PE)[™] Solution

THE MERCHANT



Paul Smith is a global retail brand whose collections are wholesaled to 66 countries. Paul Smith shops are found in London, Paris, Milan, New York, San Francisco, Los Angeles, Antwerp, Hong Kong, Singapore, Taiwan, Korea, and U.A.E. and throughout Japan.

THE P2PE SOLUTION



International Payment Services

Founded in 2012, International Payment Services specialize in domestic and international PCI and P2PE accredited payment solutions. An innovator to watch, it has a blue chip client portfolio including multi-nationals such as IKEA, and leading brands such as Clarks, Vision Express, SIXT.

THE OBJECTIVE

Paul Smith selected International Payment Services to implement its PCI-validated P2PE Solution **IPS-all-in**, in order to reduce their cardholder data environment (CDE) scope, secure their retail transactions and protect their brand from a costly card data breach.

Putting customer data security first...

Let's hear from the Merchant and the P2PE Solution Provider.

Why did you choose the IPS-all-in solution?

Paul Smith: Some competitors are promoting their P2PE solution as completely secure even though it has not gone through the rigorous PCI Security Standards Council vetting process. We wanted to use a solution that was validated by the Council, and listed on their website, to remove any doubt. With IPS we were impressed by their extensive capabilities – any card, any acquirer, any country and the fact that we could use different PED models and architecture (standalone, GPRS and integrated) within the same P2PE solution. In addition, the IPS solution allowed us to rollout the solution across Europe using the same set-up in all stores.

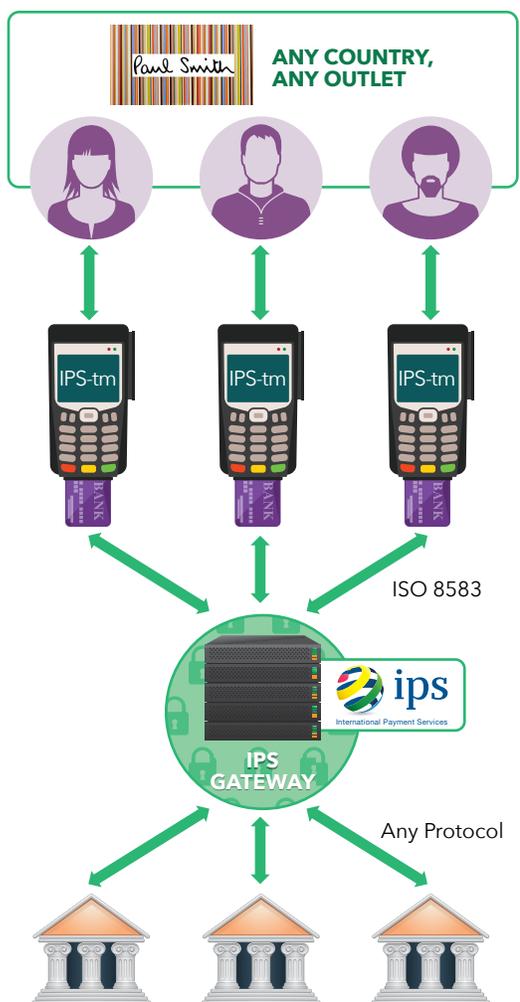
Why did you want to change your previous process?

Paul Smith: The previous process was not PCI DSS compliant and it would have been expensive to achieve the standard required.

IPS: With our solution, the number of applicable PCI DSS requirements are substantially reduced, resulting in significant cost and resource savings.

What was your goal for the implementation and rollout?

Paul Smith: To implement a P2PE solution in every store in Europe with the minimum impact on resources and cost. In addition to data security, we wanted to improve performance monitoring. To better manage costs, we also wanted to be able to use multiple suppliers for PIN entry devices (PEDs) and acquiring services.

Validated Point-to-Point Encryption (P2PE)[™] Solution**Did you discuss this process with your acquirer in advance?**

Paul Smith: Yes, our incumbent acquirer suggested we should implement P2PE to improve data security and to simplify PCI DSS compliance.

What would you say to other companies that might be thinking of implementing a P2PE solution?

Paul Smith: Our advice would be to make sure you talk to a fully accredited organization whose products are listed on the PCI SSC website.

IPS: Establishing and maintaining high quality systems, infrastructure and relationships to accept credit and debit card payments across multiple countries can be complex and expensive. This typically involves establishing multiple supplier and acquirer relationships, use of locally supplied POS software & terminals, and separate logistics contracts for installation and maintenance of terminals. Businesses also need to be able to process local debit cards, understand and comply with local and international card scheme rules. Add to this, the expense of achieving and maintaining PCI DSS compliance, ensuring secure processing and storage of card data – means the multinational retailer needs a whole layer of expertise relating to payment processing.

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We are delighted with the progress of this major payment re-engineering project. It's been a pleasure working with the IPS team to develop a solution that is critical to the future of our card processing.

Roger Barks, Development Accountant, Paul Smith

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IPS is supported by industry experts across the value chain - terminal vendors, terminal accreditation, terminal fulfillment & management, acquirer interfacing, key management, data security, settlement and multi-currency. Our solutions are validated as PCI DSS and P2PE compliant and support both card present and card not present (CNP) payment environments.

Delia Pedersoli, Business Development Director, International Payment Services.

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**Maximize Security.
Simplify Compliance.**

Validated P2PE Solution Providers can be found on the PCI website at:
<http://www.pcisecuritystandards.org/p2pe>