CASE STUDY
PCI Data Security Standard (PCI DSS)

cielo

Cielo is a technology and services company for the electronic payments segment in Latin America. We offer a portfolio of solutions to meet the needs of our more than 1.5 million merchants from individual entrepreneurs to large retailers spread across the country. We have a structure that keeps businesses moving, with technology, logistics and the security standards.

What program has your company implemented to help address PCI DSS security controls?

Initially, Cielo relied on the card brands security programs to address the PCI DSS controls and, with the security maturity acquired in the scope of payments, Cielo started to use the PCI DSS to address the construction of other support platforms to the business. PCI DSS was also used from equipment logistics to customer management, also helping to prevent fraud.

With the security learning provided by the PCI DSS, Cielo started to seek support also in the frameworks recommended by the Council, such as NIST, for the construction of security baselines and management of cryptographic keys, in addition to using Gartner's IT Score for regular measurement of maturity in security processes. Based on the result of the analysis of the IT Score Gartner, action plans are defined to ensure the maintenance of our security direction plan.

Has your organization taken advantage of training offered by the Council? If so, how has the training benefited your company?

Yes, Cielo chose to qualify professionals working in the Information Security area with the training of Internal Security Assessor (ISA) and also counted on the assistance of PCI Qualified Security Assessor (QSA) partners for training in secure application development. These trainings allowed Cielo's security and development employees to have more in-depth knowledge of PCI DSS, which resulted in richer and more grounded discussions about security controls.

How has your company effectively managed the implementation of PCI DSS security controls?

The awareness of all employees and the support of senior management are essential in this journey to ensure the maintenance of the security controls. With the help of the indicators generated by the IT Score and the corporate security campaigns promoted by the Information Security department, Cielo establishes plans that cover all layers of the company. One of the biggest challenges when we started the process was dealing with legacy systems that did not have adequate controls to meet PCI DSS. The way to address this problem was to make all employees of the company aware that, in order to continue to process transactions securely, it was necessary to involve everyone in the mapping and necessary maintenance of systems. Another extremely important challenge, which is still underway, refers to the digital transformation to meet new business demands. Cielo has been training professionals, listening to its customers and transforming itself digitally to meet the new dynamics of the payments market. All the work carried out in recent years culminated in compliance with the PCI DSS for the 10th consecutive year, demonstrating that the Cielo team's involvement is working.

How has PCI DSS helped improve your company's security posture?

PCI DSS helped improve Cielo's security process because it allowed us to identify risks in our environments and also in service providers that could impact the availability of our services. The PCI DSS allows us to create indicators to show our executives a clear view of the most impactful business processes for Cielo.

How do you and your company plan to use the knowledge of PCI DSS?

Cielo has taken PCI DSS security best practices to all company projects to make the environment more robust and resilient to failures. Today when the topic of security is addressed in project meetings, the first topic to remember is PCI DSS.

As an acquirer, how does your company support merchant clients adopting PCI DSS security controls?

One of the major challenges for merchants in adopting PCI DSS has been the financial budget, due to the high investment required to upgrade systems, replace equipment, and hire qualified staff. To support customers in this matter, Cielo has subsidized security services by hiring PCI QSAs to work with our merchants. With these services, it was possible to assess several merchants and also show executives the risks to which companies were exposed and also the benefits that investment in security can bring.

Brazil Regional Engagement Board

Cielo is an active member of the Brazil Regional Engagement Board, which represents perspectives of PCI SSC Participating Organizations and PCI SSC constituents in Brazil, advising and providing feedback and guidance to the PCI SSC on standards and programs development and adoption in Brazil.

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