

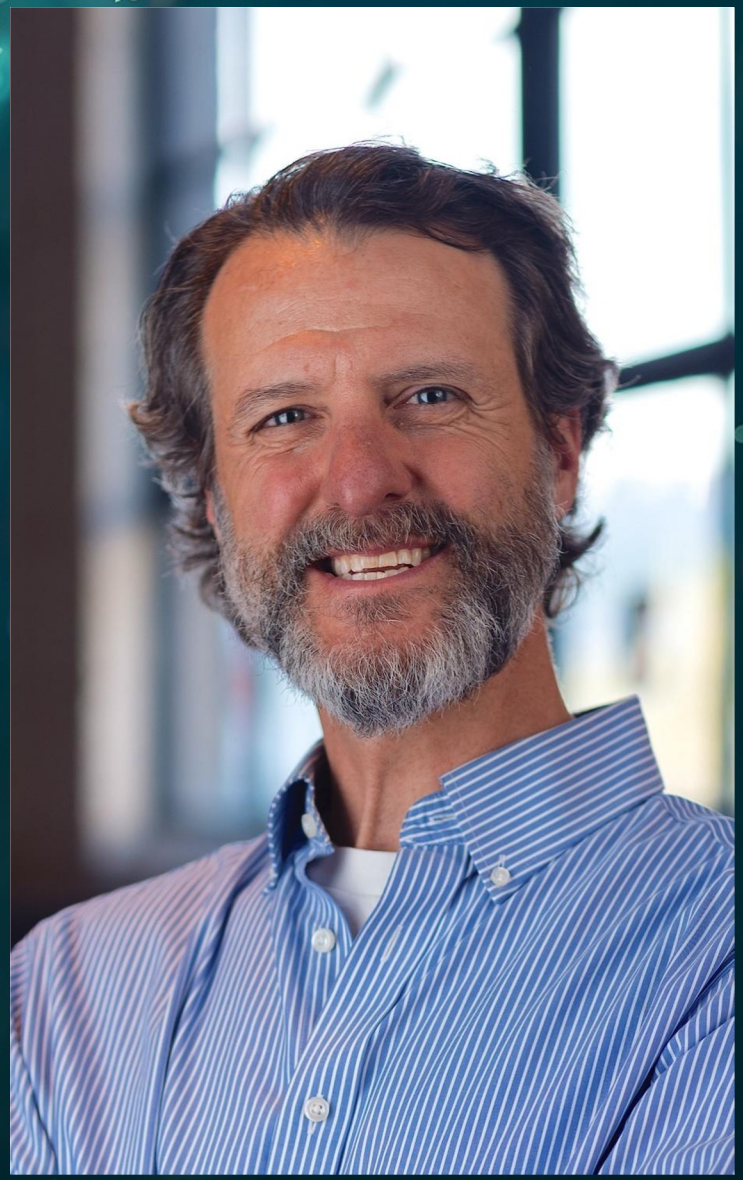
ROC'em SOC'em Robots

PCI DSS · PCI SSF · SOC 1 · SOC 2

Use of Automation for Efficiency in Consolidated Assessments

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Quality, above all.

Case Study Overview



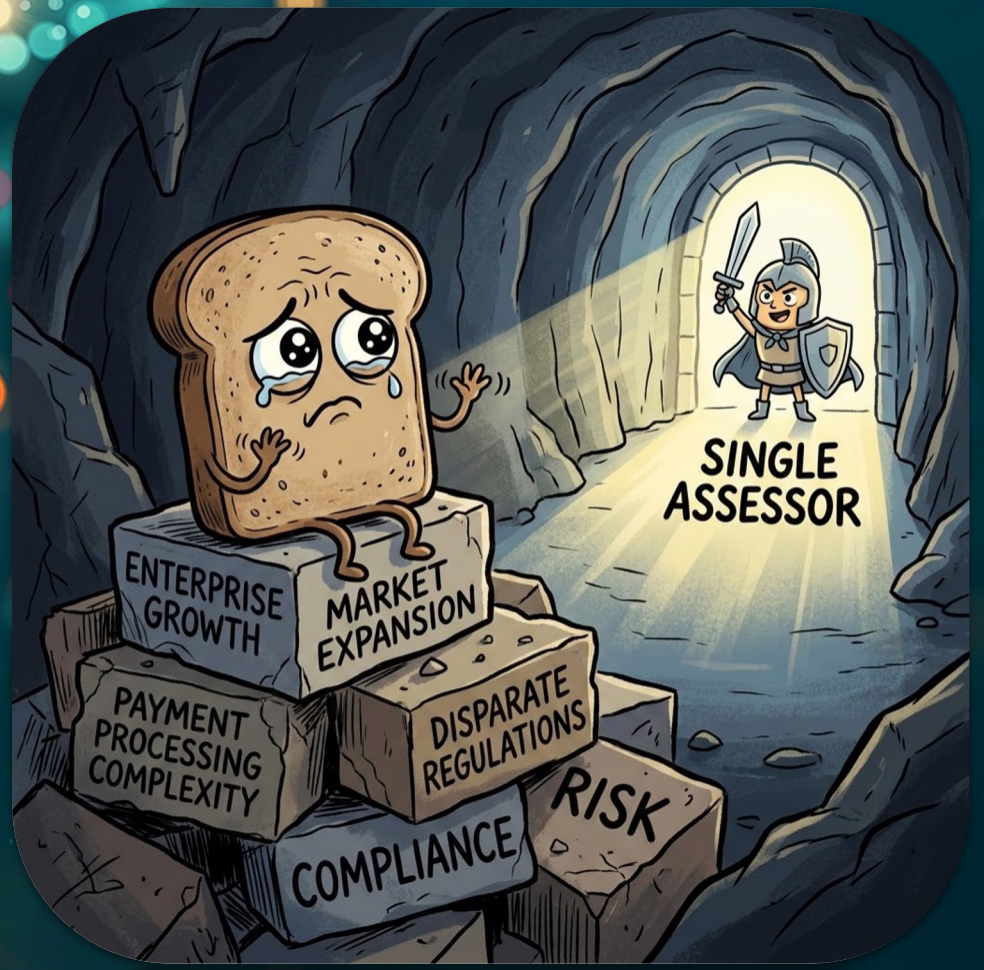
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Case Study Overview - Toast

Toast Business Requirements for RFP

1. Rotating Assessor (recommended practice)
2. Multiyear Contract to Maximum Partnership and Ongoing Efficiencies
3. Multi-framework:
   PCI DSS, PCI SSF SSS, PCI SSF SSLC,
   PCI PIN, SOC 1, SOC 2 (different scopes)
4. Multi-Products
   a. Toast Go 3
   b. Flex 3
   c. Core Environment
   d. Toast Capital
   e. Payroll
5. No reduction in rigor



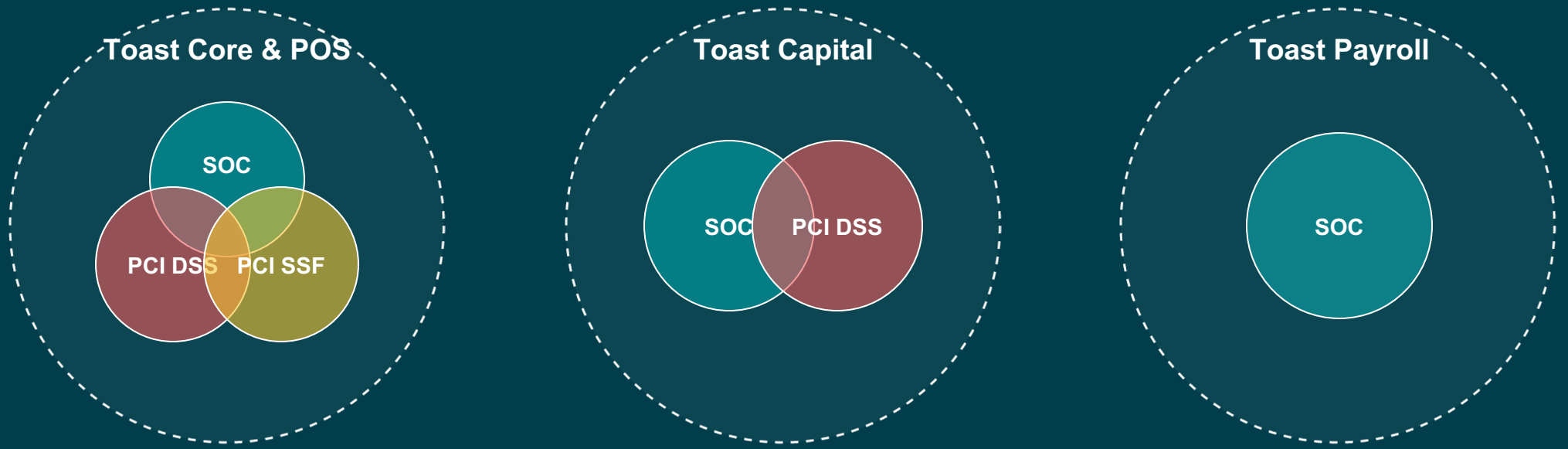
Case Study Overview

Schellman Experience

- Multi-year, multi-framework engagement
- PCI DSS + SSF + SOC
- Multiple products, shared ecosystem
- Specialized assessors required
- Common assessors where practical
- Integration by design - not magic



Case Study Overview - Scope Concept Diagram



Toast Enterprise Controls

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Case Study Overview - Constraints

Integrated Scope Definition

- No Implicit Satisfaction:
  SOC controls do not implicitly fulfill PCI requirements; each standard has distinct testing mandate.
- Dual Validation:
  Evidence must be evaluated independently against the precise technical and administrative criteria of both PCI and SOC standards.

Harmonized Operational Execution

- Common Request Library:
  A unified evidence request maps to multiple underlying framework requirements.
- Cross-Trained QSAs:
  External assessment teams leverage QSAs with SOC experience to perform a consolidated review of shared artifacts.
- Synchronized Sampling Window:
  Coordinated testing timelines help streamline evidence collection across all five frameworks

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Case Study Overview - Tooling

Enabling the Process: Our Technology Stack

Optro

Internal GRC

- Unified repository for managing risk registers
- Establishes clear control ownership across teams
- Automates operational evidence collection

Fieldguide

Assessor Platform

- Primary interface used by Schellman assessors
- Facilitates seamless external collaboration
- Tracks real-time review status and validation

Middleware

Custom Integration

- Custom APIs built using AI coding assistants
- Bridges data flow between GRC and assessor portals
- Supports ongoing bi-directional syncing

LLM Scripts

Semantic Analysis

- Standalone Python scripts utilizing LLMs
- Automates cross-framework control mapping between PCI DSS, SOC, and PCI SSF
- Human review

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Outcomes & Metrics



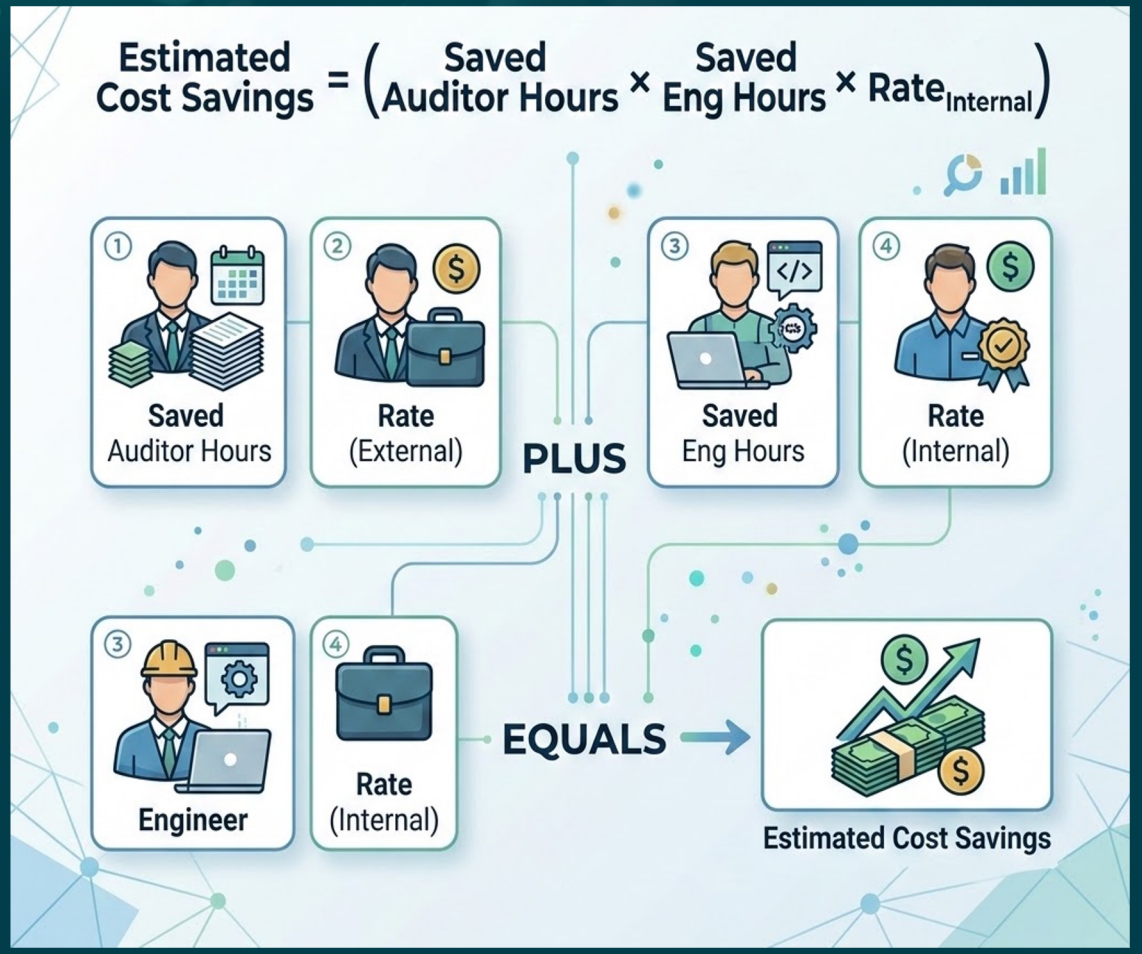
Outcomes - Toast

Operational Value

- Evidence Once: Artifacts uploaded to Optro populate to Fieldguide, designed to significantly reduce duplicate evidence uploads.
- Reduced Assessor Touchpoints: Automated API, status syncing significantly decreases recurring status meetings and email chasing
- Continuous Posture: Shifting from an annual 'audit scramble' toward ongoing, audit-ready evidence streams.

Measurable ROI

- Cost Optimization: Streamlined reviews reduce billable external auditor hours and total engagement expense.
- Reclaimed Resource Capacity: Minimizing duplicate interviews helps free engineering and product teams to focus on core roadmap delivery.



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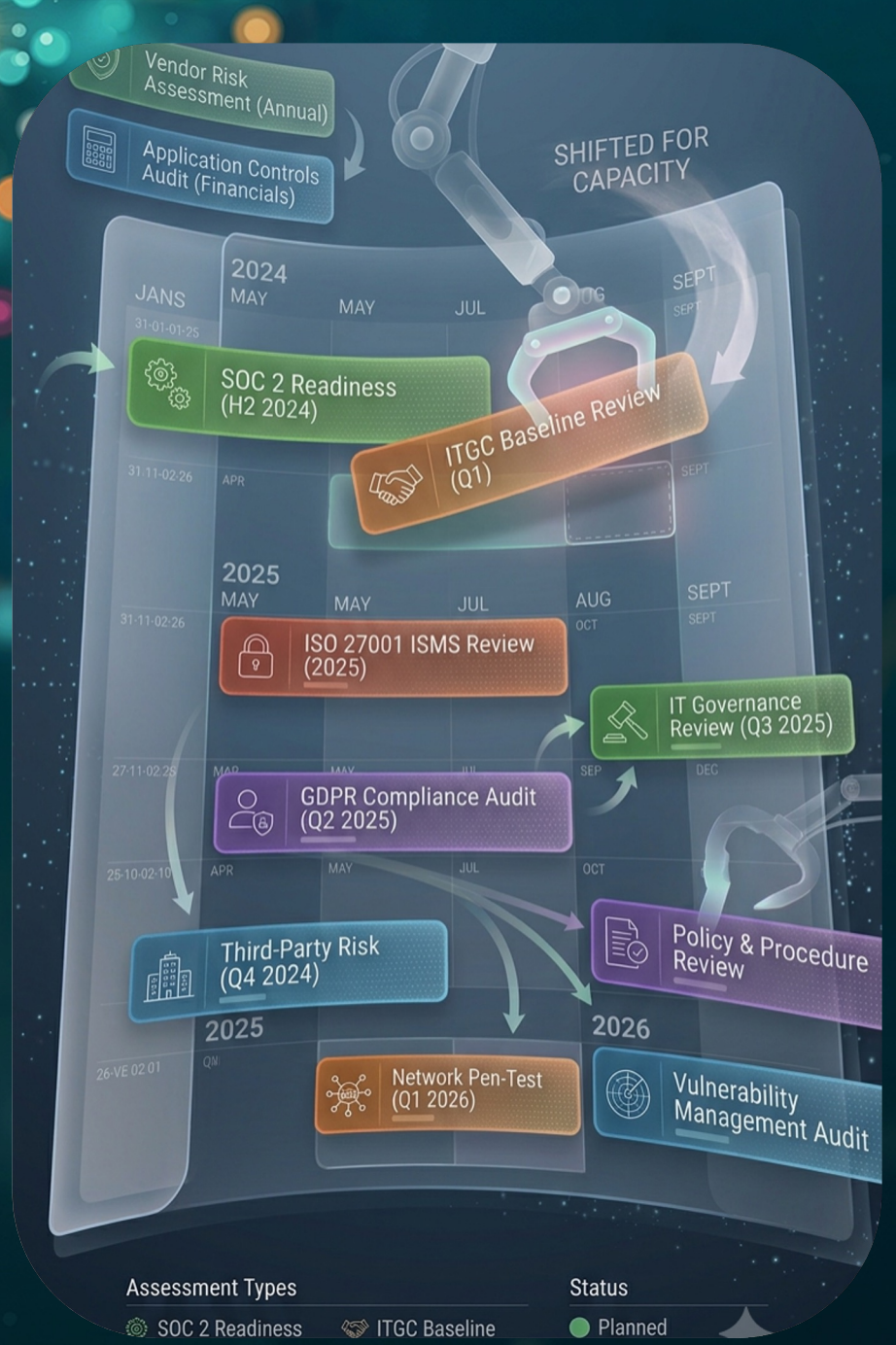
Outcomes - Schellman

Timing Optimization

- Map every engagement
- Respect reporting deadlines
- Align compatible assessments
- Create breathing room where needed
- Stage work for maximum reuse

Quantifiable Impact

- 1,339 standalone requests
- 871 consolidated requests
- 468 requests eliminated
- 35% fewer client requests
- Less noise, more value



Outcomes - Other Clients

Does this approach generalize?

Cross-Framework Opportunities

- SOC + ISO: natural alignment
- PCI joins the conversation
- NIST as common language
- Shared controls, shared evidence
- Purposeful control mapping

The Tradeoff

- Consolidate where it counts
- Some requests become broader
- Fewer asks, richer responses
- Less churn for stakeholders
- Optimize the overall experience



Learnings


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Learnings - Toast

What we'd tell ourselves at the RFP

Collaboration is front-loaded

- We budgeted for tooling. We spent calendar.

1 Control →
1 Owner →
1 Description

- Shared controls fail if the wording isn't shared too.

AI drafts; Humans decide

- Every mapping was reviewed by a human. Budget for the QA.

What we'd do differently

- Taxonomy first, plumbing second.
- Involve control owners early.

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Learnings - Schellman

Key Takeaways

- Collaboration is the multiplier
- Invest heavily up front
- Security first, compliance follows
- AI accelerates - not replaces - judgment
- Automation demands expert QA
- Shared controls require consistency
- Coordination prevents duplicate effort
- Think like one audit team



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Community Collaboration



Community Collaboration - BoA

Sam is a member of the PCI SSC Board of Advisors

Participation & Standards Evolution

- Valuable opportunities to share operational insights across the payment landscape.
- Real-World Feedback: PCI SSC actively seeks direct input from participating organizations and BoA members regarding practical implementation challenges.
- Harmonization & Automation Focus: Real-world feedback on multi-framework harmonization, modern engineering practices, and automated compliance technologies.
- Continuous Dialogue to Ensure security standards evolve dynamically alongside modern cloud architecture and CD pipelines.
- PCI DSS alignment with DORA



Community Collaboration - GEAR

Adam Bush is a member of the PCI SSC Global Executive Assessor Roundtable

GEAR Initiatives

- Machine-readable standards (Standards computers can understand)
- Enable AI-ready frameworks
- Advance control crosswalks like PCI DSS 4.0.1↔ NIST CSF mapping
- Better framework interoperability
- Smarter tools, better assessments
- Preparing for what's next

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Summary

- A Consolidated Assessment approach isn't right for everyone: it requires communication, collaboration, tech enablement, and willingness to get "into the weeds" to navigate scope and framework complexities.
- Examples of crosswalked requests, requirements and controls between SOC, PCI DSS and other PCI standards.
- Tech- and AI-enabled processes can streamline evidence collection and consolidated-audit collaboration.
- Updates on how the Board of Advisors and GEAR are supporting PCI SSC's activities to improve efficiency

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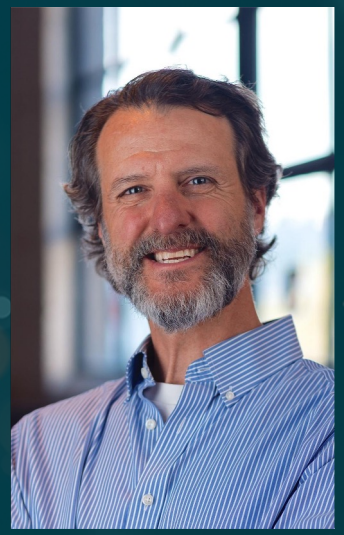
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Thank You!



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