

credit card ISSUER DEPLOYS TELERAN compliance solution to ADDRESS enterprise-wide PCI REQUIREMENTS

the COMPANY

A large credit card issuer had developed a 40 terabyte consumer credit data warehouse built on Oracle 11g. The data warehouse was central to a variety of business-critical functions including credit analysis, risk assessment, card marketing and customer service. The system was accessed by hundreds of employees around the globe and contained sensitive cardholder information such as account number, social security number and other personal data.

the CHALLENGE

Because the data warehouse contained sensitive information, the company needed to ensure that it was in compliance with the Payment Card Industry Data Security Standard (PCI DSS). These regulations require auditing and securing the use of personal and financial consumer information. During an initial PCI audit at the company, compliance issues were identified with key sections of PCI requirements 3 and 10: protecting cardholder data, and monitoring all access to this sensitive data. As a result of these compliance issues, the company planned to create a security system to restrict data access and an auditing and reporting system to provide the necessary PCI compliance reporting. However, as the planning and design of these systems progressed, the company began to have significant concerns about the cost, effort and time required to develop and maintain these systems.



the teleran SOLUTION

Already using Teleran's data warehouse monitoring and query management solution, the company determined that Teleran's compliance solution would meet their PCI audit, reporting and control requirements. Specifically, Teleran's iGuard compliance policy engine would address PCI data protection requirement 3. It would also bolster the company's compliance to additional PCI data protection and security requirements, 1, 7 and 12. Teleran's iSight compliance tracking, analysis and reporting would meet the monitoring demands of PCI Requirement 10.

With the approval of their auditors, the company deployed Teleran's compliance solution. iGuard data access policies were deployed to prevent unauthorized access to PCI covered data, providing the company with explicit and provable controls required by the auditors. iSight compliance reports were delivered to the auditors to confirm that access to the sensitive data was in compliance. The Teleran system implementation was completed in one week. This was just 5% of the time it would have taken to develop their own compliance system using off-shore resources as they had originally planned. The Teleran solution saved the company more than \$800,000 in development and management costs, as well as significant recurring expense in ongoing system maintenance costs. The company has since made Teleran compliance products the enterprise standard for their systems that must comply with PCI regulations.

the teleran BENEFIT

Teleran's compliance solution provided several advantages over competitive products in the market. These included:

- Supporting multiple database platforms on multiple hardware platforms, enabling enterprise deployment
- Capturing PCI required information on user identity, application level activity, transactions and detailed database object access
- Offering compliance policy controls to prevent inappropriate data access
- Providing a non-intrusive architecture that did not consume database system resources
- Delivering integrated compliance analytics and reporting, requiring no report development

SUMMARY

This credit card company needed to address PCI DSS requirements for the tracking and control of access to sensitive consumer personal and financial data. After planning to develop a compliance system in-house, they determined that Teleran's Compliance Solution would meet their PCI requirements immediately and at a much lower cost, saving the company \$800,000 in development costs. It also provided capabilities not available from other compliance systems. These included capturing details about, and applying compliance policies by, individual users, applications as well as database objects. It also included sophisticated compliance analytics and reporting, enabling the company to demonstrate to their auditors that they were in compliance. The company has now made the Teleran Compliance Solution the standard enterprise-wide for PCI compliance.