



Meeting PCI DSS Compliance Demands Quickly and Cost Effectively on Exadata

Summary

This large credit card company needed to quickly bolster their sensitive consumer personal financial data auditing and control to address issues uncovered in a recent internal compliance audit. After planning to develop a compliance system in-house, they determined that Teleran's Data Protection and Compliance solution would meet their PCI requirements immediately and at a much lower cost, saving over \$800,000 in development costs.

BENEFITS DELIVERED

Met PCI DSS requirements for comprehensive auditing at user, application and database level

Provided a non-intrusive architecture that does not consume database system resources

Compliance analytics and reporting that required no costly, time-consuming report development

Fast implementation with system installed and configured in one week

Significantly lower system and staff compliance costs versus competitive solutions

Teleran's solution also provided capabilities not available from other compliance systems. These included auditing, and applying compliance policies by, individual users, analytical and reporting applications, as well as sensitive database objects. In addition, it delivered sophisticated compliance analytics and reporting, enabling the company to quickly demonstrate to their auditors and senior management that they were in compliance with PCI DSS regulations.

The Challenge

This company had developed a 200 terabyte consumer credit data warehouse built on Oracle's Exadata Database Machine. The data warehouse is 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 personally identifiable cardholder information (PII) such as name and address, account number, social security number and other personal and financial data.

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 sensitive PII information. During an initial PCI compliance internal audit, several issues were uncovered associated with PCI DSS requirements 3 and 10: protecting cardholder data, and monitoring all access to this sensitive data.

As a result, the company planned to develop a data protection system to audit and restrict data access as well as a reporting system to provide the necessary PCI compliance reports. 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, implement and maintain these systems.

The Solution

The company selected Teleran's Data Protection and Compliance solution to meet their PCI audit, reporting and control requirements. Specifically, Teleran's iSight™ compliance tracking, analysis and reporting solution met the monitoring demands of PCI Requirement 10, while Teleran's iGuard access policy engine addressed PCI data protection requirement 3.

With the approval of their auditors, the company deployed Teleran's Protection and compliance solution. iGuard™ data access policies were immediately deployed to prevent unauthorized access to PCI covered data, providing the company with explicit and provable controls required by the auditors. Out-of-the-box iSight PCI compliance reports were delivered to the auditors to confirm sensitive data access was audited and in compliance.

The Teleran software solution was implemented in one week. This was just a fraction 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, and large recurring expenses in maintenance costs.

Key Benefits Delivered

Teleran's Data Protection and Compliance solution provided the following benefits and advantages over competitive products. These included:

- Comprehensive auditing and reporting on user identity, application level activity, transactions and detailed database access
- Context-sensitive policy controls that prevented inappropriate data access
- Comprehensive PCI DSS solution that was implemented quickly, meeting tight time-frame
- A non-intrusive architecture that did not consume database system resources
- Out-of-the-box compliance analytics and reporting, requiring no costly and time-consuming report development

For more information on Teleran's Data Protection and Compliance Solution visit www.teleran.com or call +1.973.439.1820.

