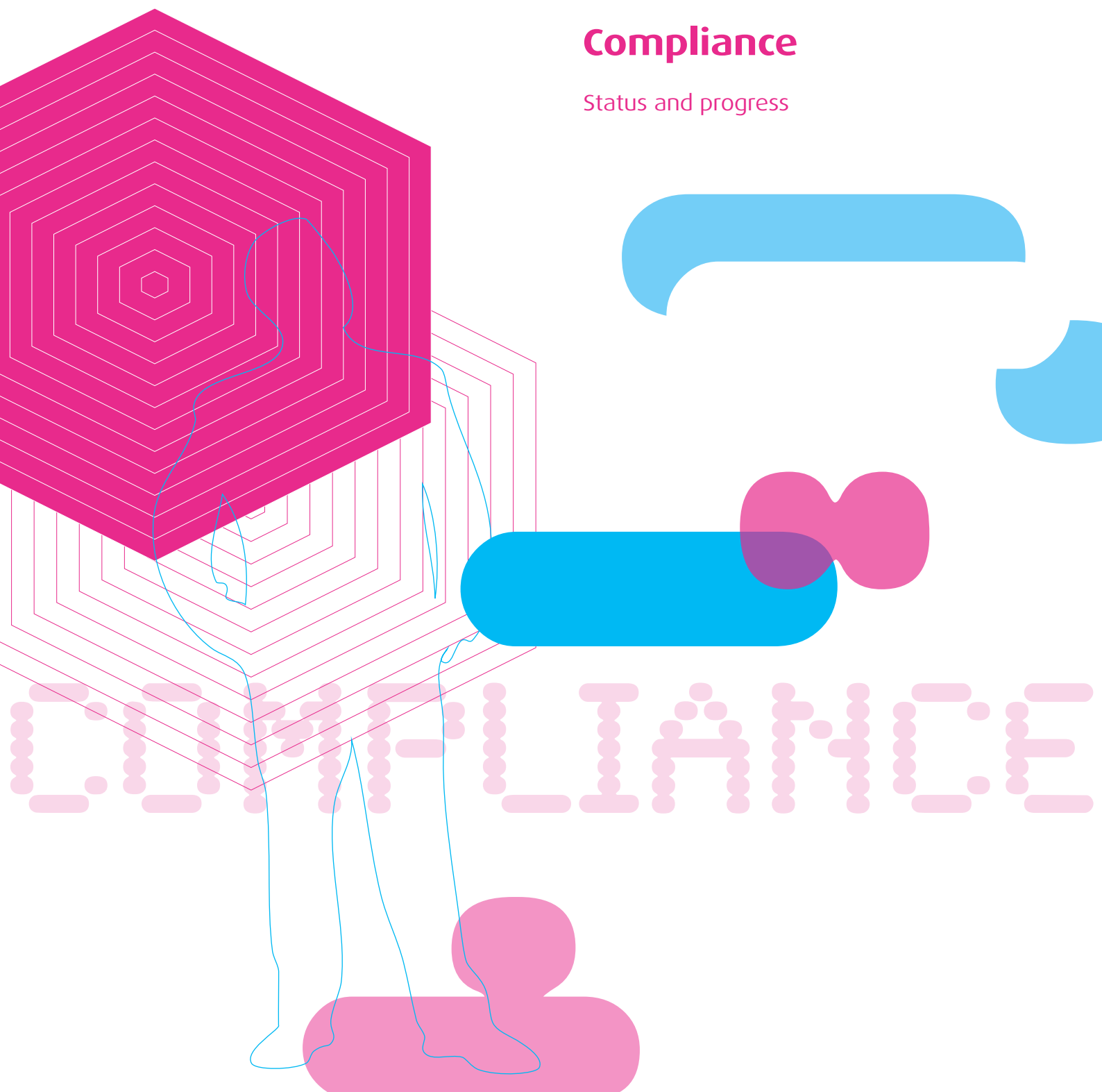


**EQUENS**

PAYMENT SERVICES FOR EUROPE

## Compliance

Status and progress



# Compliance with international standards

## Status and progress

### Integrated approach

The compliance of your payment processor with international standards is one of our top priorities. We therefore like to keep you informed on the status and progress of Equens' compliance with these requirements. Our priority is an integrated approach. We use a logical combination of standards for a complete package that guarantees you confidentiality, integrity, availability and continuity. In this way, Equens creates a trusted environment for your current and future payments.

### Clear advantages

Your payment processor's compliance with international standards provides you with clear advantages, for example:

- **Guaranteed quality**  
Adjustment to international standards is an independent way of checking the performance of your payment processor.
- **A passport for Europe**  
In the Single Euro Payments Area, open, international standards play an important role in guaranteeing fast and efficient payments throughout Europe. Open standards are a prerequisite for reachability.
- **A means of reducing Total Cost of Ownership**  
Due to standardisation and our integrated approach, you will be able to make savings on system updates and the implementation of new technologies.

### Continuous process

Compliance and certification is a continuous process. Equens strives to remain abreast of new standards that provide added value to the confidentiality, integrity, availability and continuity of our services. Consequently, we not only comply with the standards set by our clientele and the payment market, such as the SEPA Cards Framework and SEPA Rulebooks. We continue adapting by also complying with the latest standards not yet fully required by the market. A good example is BS25999, a standard for business continuity management, and therefore of great importance to your and our line of business. Equens will continue to be an early adopter of international standards, whenever the improvement of your business requires it.

### List of relevant international standards

#### BS25999-2:2007

BS25999 is a standard that establishes the process, principles and terminology of business continuity management. It provides a means of measurement that is consistent and recognised, and a system based on established good practice. The standard was prepared by the British Standards Institute. For Payments and Card Processing Services (NL) Equens has been BS25999 certified since August 2008.



BCMS 539052

#### Core Principles

As requirements, the Core Principles can be seen as 'proof of good conduct', since they relate to all aspects of an organisation for systematically important retail payment systems; from security and management efficiency to control of financial risks and legal matters. The ten Core Principles developed by the Bank for International Settlement (BIS) specifically for the payment market have been adopted by the ECB as a benchmark for the reliability and availability of payment systems in the euro zone. For SEPA payments compliance of our ZVS platform with the Core Principles is in progress. Our Clearing & Settlement System (CSS) complies with the relevant eight Core Principles since August 2005.

#### European Data Protection Directive

The Directive 95/46/EC sets the harmonised European standard on data protection. Equens complies with the pursuant national laws. Appropriate measures are implemented to secure a fairly and lawfully processing of personal data. Being a full service payment processor Equens also acts according to the code of conduct for the processing of personal data drawn up by the financial institutions (NL). A yearly self-assessment on data protection is being carried out. To monitor the proper processing of personal data within the company, Equens has appointed data protection officers in each country.

#### ISO/IEC 27001:2005

With the certification for ISO 27001 we can ensure you optimal security controls to protect your information assets. We were keen to acquire the ISO/IEC 27001:2005 certificate, as it is of prime importance to your payment and card processing business. The certificate relates to the quality of management control over the security of Payments and Card Processing Services. The standard specifies requirements for determination, implementation, execution, control and assessment of documented Information Security Management. Equens obtained the certificate on 1 May 2007.



### **ISO 9001:2000**

ISO 9001:2000 ensures systematic quality management through consistent business processes. The certification imposes requirements an organisation has to fulfil in order to achieve consistent products and services. These requirements include procedures that cover all key processes of the organisation, such as monitoring processes for their effectiveness, facilitating continuous improvement of individual business processes, checking products and services for defects and providing appropriate measures to repair defective products and services. Equens obtained the ISO 9001 certificate (D) in December 2006.

### **Information Technology Infrastructure Library (ITIL)**

ITIL is essentially a representation of best practices for IT Service Management. Since ITIL contributes to the quality of the Equens IT infrastructure as a whole, you can count on high availability and confidentiality. ITIL provides a detailed description of a number of important IT practices with comprehensive checklists, tasks and procedures. It helps to ensure the quality management of both IT services and IT infrastructure. Equens implemented ITIL in 1999.

### **Payment Card Industry Data Security Standard (PCI-DSS)**

As a requirement, PCI-DSS optimises the security of credit, debit and cash card transactions and protects cardholders against misuse of their personal information. It is a set of policies and procedures including guidelines for user authentication, firewalls, antivirus, encryption, account number truncation, programming maintenance and vulnerability testing. PCI-DSS was created jointly in 2004 by Visa, MasterCard, Discover, JCB and American Express. In Europe the standard is in the implementation phase. Equens is currently in the process of gaining certification. We focus on correct and unequivocal implementation and are making steady progress.

### **Statement on Auditing Standard No. 70 (SAS-70)**

SAS-70 stands for proper and thorough auditing of the actual performance of the defined and implemented operational controls, thus increasing



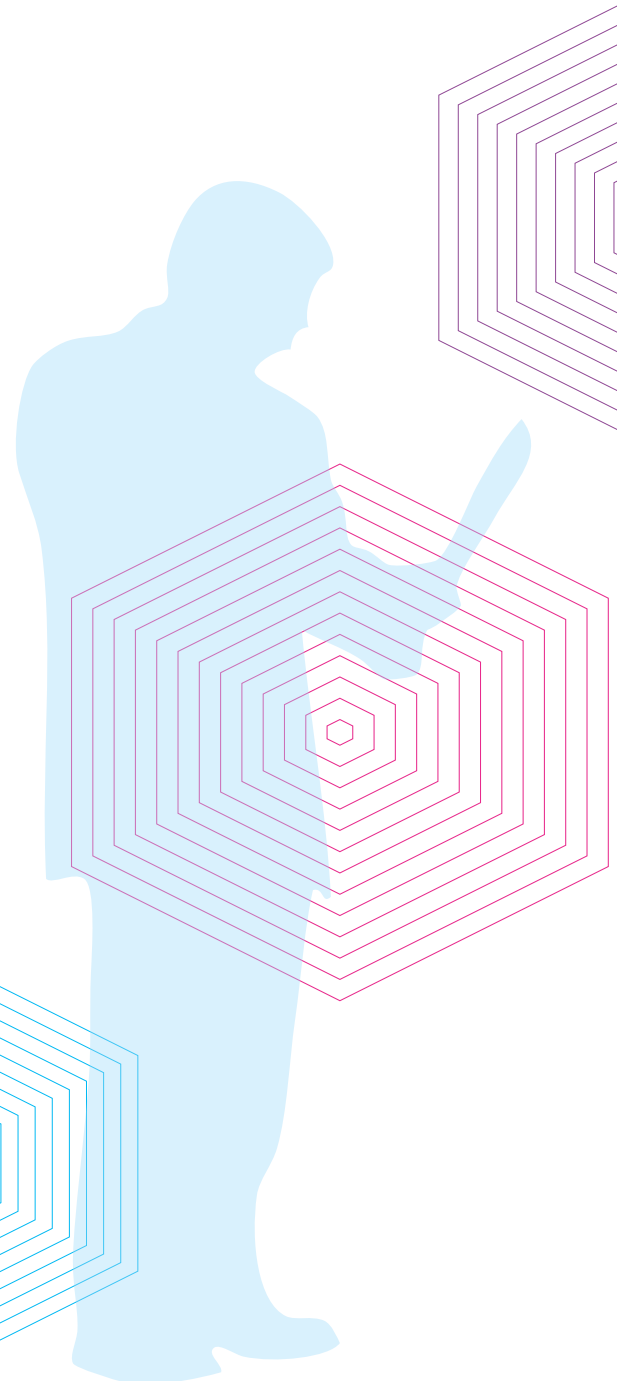
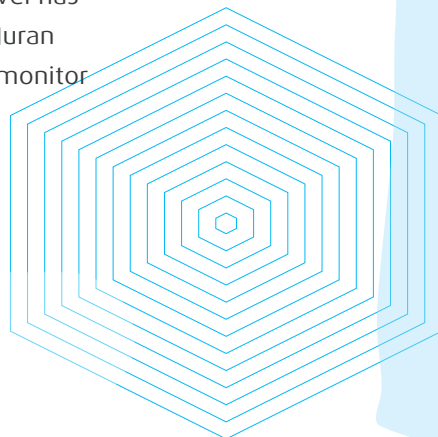
the reliability and integrity of your payment processing partner. SAS 70 defines the standards an auditor must employ in order to assess the contracted internal controls of a service organisation. The standard was developed by the American Institute of Certified Public Accountants (AICPA). Equens obtained its report on 15 January 2008.

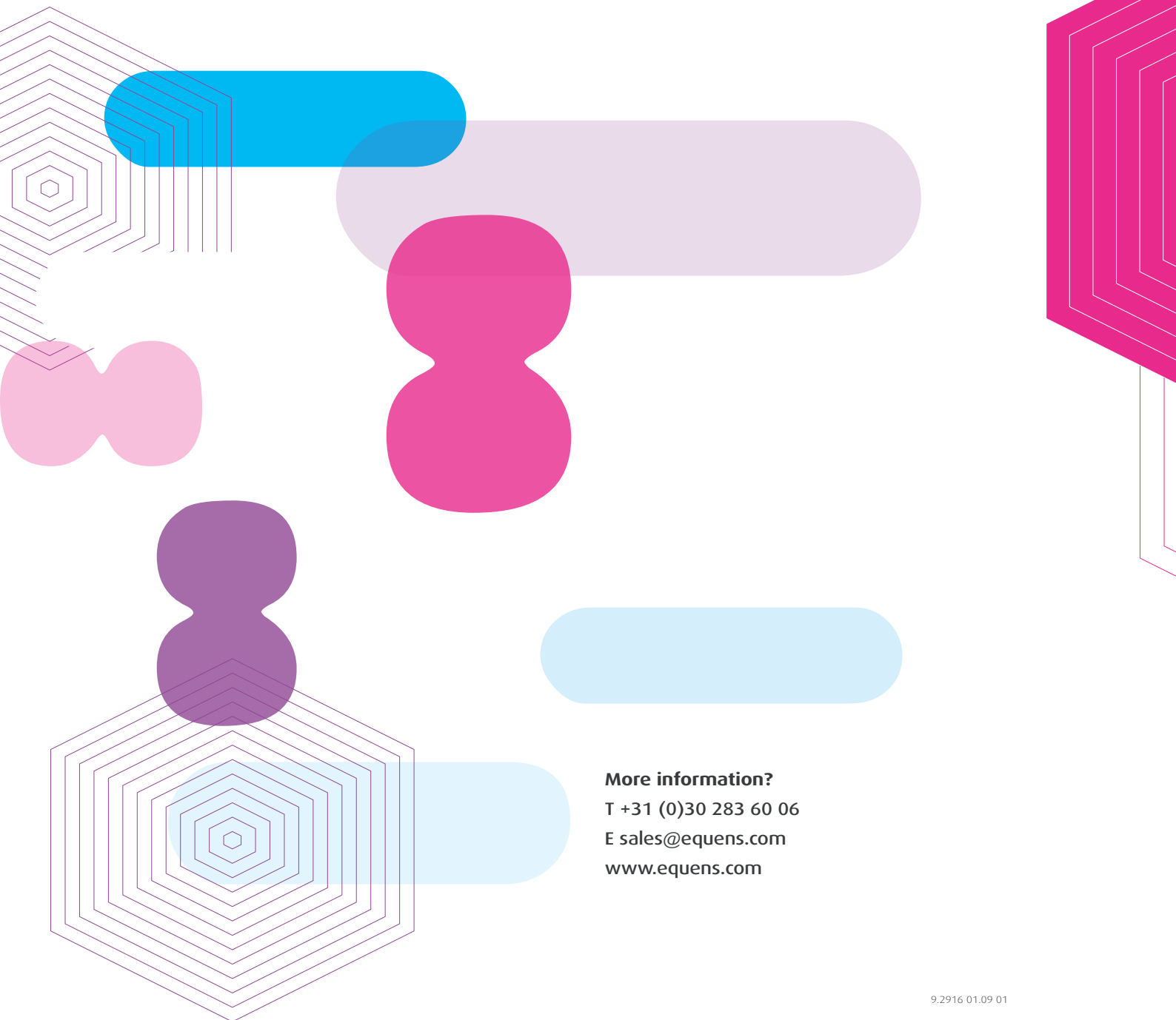
### **SEPA Rulebooks and SEPA Cards Framework**

The SEPA Rulebooks and SEPA Cards Framework established by the European Payments Council (EPC) safeguard service levels for SEPA payments in Europe. Consequently, every payment processor should comply with these requirements. While the SEPA Rulebooks detail the standards for credit transfer and direct debit, the SEPA Cards Framework defines the principles for card processing. We naturally strive for a level that exceeds the requirements of the EPC. Equens has been offering SEPA Credit Transfer since 28 January 2008. We are also involved in the further standardisation of end-to-end card processing. In September 2008 Equens committed itself on the terms of reference for SEPA compliance of infrastructures established by the European Central Bank.

### **Six Sigma**

Six Sigma is a business management strategy that seeks to identify and remove the causes of defects and errors in manufacturing and business processes. The central idea behind Six Sigma is that if you can measure the number of defects in a process, you can systematically figure out how to eliminate them and get as close to zero defects as possible. We have adopted this standard to measure the sigma level of our payment processing. In 2007, analysing data from a period of two years Equens' sigma level has been monitored by the independent Juran Institute. Ever since we continuously monitor this level.





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