



Payment Card Industry **3-D Secure (PCI 3DS)**

Attestation of Compliance

For use with PCI 3DS Core Security Standard v1.0

Revision 1.0

December 2017

Section 1: 3DS Assessment Information

Instructions for Submission

This Attestation of Compliance must be completed as a declaration of the results of the 3DS entity's assessment with the *PCI 3DS Security Requirements and Assessment Procedures for EMV® 3-D Secure Core Components: ACS, DS, and 3DS Server* (PCI 3DS Core Security Standard). Complete all sections. The 3DS entity is responsible for ensuring that each section is completed by the relevant parties, as applicable. Contact the payment brands for PCI 3DS reporting and submission procedures.

Part 1. 3DS Entity and 3DS Assessor Information					
Part 1a. 3DS Entity Organization Information					
Company Name:	Monek Limited		DBA (doing business as):	N/A	
Contact Name:	Gareth Berry		Title:	Operations Director	
Telephone:	+44 (0)345 2696645		E-mail:	gareth.berry@monek.com	
Business Address:	F2 / F3 Davidson Road		City:	Lichfield	
State/Province:	Staffordshire	Country:	UK	Zip:	WS14 9DZ
URL:	www.monek.com				
Part 1b. 3DS Assessor Company Information					
Company Name:	Teamwork IMS				
Lead 3DS Assessor Contact Name:	Kim Long		Title:	IS Consultant	
Telephone:	+44 (0) 7788 510000		E-mail:	kim.long@teamworkims.co.uk	
Business Address:	200 Brook Drive, Green Park		City:	Reading	
State/Province:	Berkshire	Country:	UK	Zip:	RG2 6UB
URL:	www.teamworkims.co.uk				
Part 2. Executive Summary					
Part 2a. 3DS Functions					
Identify the 3DS Function(s) covered by this 3DS assessment (Check all that apply)	Details of EMVCo Letter of Approval (LOA):				
<input checked="" type="checkbox"/> 3DS Server (3DSS)	LOA reference number: 3DS_LOA_SER_NSOF_020301_00680 Date of LOA issued by EMVCo: 14 March 2023 Name of product LOA issued for: /n software 3-D Secure				
<input type="checkbox"/> Access Control Server (ACS)	LOA reference number: Date of LOA issued by EMVCo: Name of product LOA issued for:				
<input type="checkbox"/> Directory Server (DS)	LOA reference number: Date of LOA issued by EMVCo:				

	Name of product LOA issued for:
<input type="checkbox"/> Other (As defined by a payment brand)	

Note: If your organization performs 3DS functions that are not covered by this assessment, consult the applicable payment brand about validation for the other functions.

Part 2b. Description of 3DS Business

How and in what capacity does your business provide/manage 3DS functions?	<p>Monek provides payment solutions for merchants which support online payment services, card machines, phone payments and EPoS systems.</p> <p>Monek host a 3D Secure Server and use an EMVCo verified software library to provide 3DS Server functionality.</p>
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Part 2c. Locations

List types of facilities (for example, corporate offices, data centers) and a summary of locations covered by the PCI 3DS assessment.

Type of facility	Number of facilities of this type	Location(s) of facility (city, country)
<i>Example: Data Center</i>	3	<i>Boston, MA, USA</i>
Data Centre / AWS Region	1	London, UK
Data Centre / Azure Region	1	London, UK

Part 2d.

Not used for this AOC

Part 2e. Description of Environment

Provide a **high-level** description of the environment covered by this assessment.

For example:

- *Connections into and out of the 3DS environment (3DE).*
- *Critical system components within the 3DE, such as 3DS servers, databases, web servers, etc., and any other necessary 3DS components, as applicable.*

The 3DS Server sits within Monek's Card Processing network area (subnet) of the Production Infrastructure.

3DS messaging is transmitted over TLS v1.2

The 3DE sits within Monek's PCI compliant CDE. The CDE environment includes:

Web, loadbalancer, transaction and database servers located in the PCI DSS certified AWS and Azure Cloud.

Incoming transactions are via TLS v1.2, and authorisation & settlement of transactions are via secure connections to acquiring banks.

System administrators manage the production environment by connecting to an RDS server through a bastion server using CloudFlare zero trust software to create a secure tunnel . The software development support team manage updates to the environment via the software development pipeline.

Does your business use network segmentation to affect the scope of your 3DS environment? Yes No

Part 2f. Third-Party Service Providers

Does your company share 3DS data with any third-party service providers (for example, payment processors, gateways)? Yes No

Does your company rely on any third party for any PCI 3DS requirements, or for support or maintenance of the 3DS environment? Yes No

If Yes:

Name of service provider:	Description of services provided:
AWS	Cloud Hosting Platform
Azure	Cloud Hosting Platform
/n software	EMVCo compliant 3DS Software Library / Messaging
CloudFlare	Public facing infrastructure protection

Part 2g. Summary of requirements tested to the PCI 3DS Security Standard

Did the 3DS entity leverage a PCI DSS assessment to meet the PCI 3DS Part 1: Baseline Security Requirements? Yes No

Identify the appropriate assessment result for each high-level PCI 3DS requirement. Complete the table as follows:

- *If the results of a PCI DSS assessment have been verified as meeting all the PCI 3DS Part 1 Requirements:*
 - Select “In Place per PCI DSS” for the 3DS Part 1 Requirements.
 - Select the appropriate finding for each PCI 3DS Part 2 Requirement.
- *If a PCI DSS assessment is not being leveraged to meet all the PCI 3DS Part 1 Requirements:*
 - Select the appropriate finding for each 3DS Part 1 and Part 2 Requirement.

When determining the appropriate finding for each high-level 3DS requirement, the following principles apply:

1. If the finding for any requirement or sub-requirement is “Not in Place”, select “Not in Place” for the high-level requirement.
2. If the finding for any requirement or sub-requirement is “N/A” and all other requirements are “In Place”, select “In Place” for the high-level requirement..
3. If the finding for any requirement or sub-requirement is “In Place w/CCW” and all other requirements are “In Place”, select “In Place w/CCW” for the high-level requirement.
4. If the findings include one or more requirements or sub-requirements as “N/A”, and one or more as “In Place w/CCW”, and all other requirements are “In Place”, select “In Place w/CCW” for the high-level requirement.

5. If all requirements and sub-requirements are identified as “In Place”, select “In Place” for the high-level requirement.

Summary of Findings

		<i>In Place per PCI DSS</i>		<i>In Place</i>	<i>In Place w/CCW</i>	<i>N/A</i>	<i>Not in Place</i>
Part 1: Baseline Security Requirements							
P1-1	Maintain security policies for all personnel	☒	OR	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P1-2	Secure network connectivity			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P1-3	Develop and maintain secure systems			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P1-4	Vulnerability management			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P1-5	Manage access			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P1-6	Physical security			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P1-7	Incident response preparedness			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Part 2: 3DS Security Requirements							
P2-1	Validate scope			☒	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P2-2	Security governance			☒	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P2-3	Protect 3DS systems and applications			☒	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P2-4	Secure logical access to 3DS systems			☒	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P2-5	Protect 3DS data			☒	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P2-6	Cryptography and key management			☒	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
P2-7	Physically secure 3DS systems			☒	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Section 2: Report on Compliance

This Attestation of Compliance reflects the results of an onsite PCI 3DS assessment, which is documented in an accompanying 3DS Report on Compliance (ROC).

The assessment documented in this attestation and in the 3DS ROC was completed on:	3rd July 2024	
Was PCI DSS used to meet PCI 3DS Part 1: Baseline Security Requirements?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Have compensating controls been used to meet any PCI 3DS requirement?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Were any PCI 3DS requirements identified as being not applicable (N/A)?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Were any PCI 3DS requirements unable to be met due to a legal constraint?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

Section 3: Validation and Attestation Details

Part 3. PCI 3DS Validation

This AOC is based on results noted in the 3DS ROC dated 3rd July 2024.

Based on the results documented in the 3DS ROC noted above, the signatories identified in Parts 3b-3d, as applicable, assert(s) the following compliance status for the entity identified in Part 2 of this document (**check one**):

<input checked="" type="checkbox"/>	<p>Compliant: All sections of the PCI 3DS ROC are complete, all questions answered affirmatively, resulting in an overall COMPLIANT rating; thereby <i>Monek Ltd</i> has demonstrated full compliance with the PCI 3DS Core Security Standard.</p>						
<input type="checkbox"/>	<p>Non-Compliant: Not all sections of the PCI 3DS ROC are complete, or not all questions are answered affirmatively, resulting in an overall NON-COMPLIANT rating, thereby (<i>3DS Entity Company Name</i>) has not demonstrated full compliance with the PCI 3DS Core Security Standard.</p> <p>Target Date for Compliance:</p> <p>An entity submitting this form with a status of Non-Compliant may be required to complete the Action Plan in Part 4 of this document. <i>Check with the applicable payment brand(s) before completing Part 4.</i></p>						
<input type="checkbox"/>	<p>Compliant but with Legal exception: One or more requirements are marked “Not in Place” due to a legal restriction that prevents the requirement from being met. This option requires additional review from the applicable payment brand(s).</p> <p><i>If checked, complete the following:</i></p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 35%;">Affected Requirement</th> <th>Details of how legal constraint prevents requirement being met</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Affected Requirement	Details of how legal constraint prevents requirement being met				
Affected Requirement	Details of how legal constraint prevents requirement being met						

Part 3a. Acknowledgement of Status

Signatory(s) confirms:

(Check all that apply)

<input checked="" type="checkbox"/>	The 3DS ROC was completed according to the PCI 3DS Core Security Standard, Version 1.0, and was completed according to the instructions therein.
<input checked="" type="checkbox"/>	All information within the above-referenced 3DS ROC and in this attestation fairly represents the results of my assessment in all material respects.
<input checked="" type="checkbox"/>	I have read the PCI 3DS Core Security Standard and I recognize that I must maintain compliance, as applicable to my environment, at all times.
<input checked="" type="checkbox"/>	If my environment changes, I recognize I must reassess my environment and implement any additional PCI 3DS requirements that apply.
<input checked="" type="checkbox"/>	ASV scans are being completed by the PCI SSC Approved Scanning Vendor <i>Tenable Inc.</i>

Part 3b. 3DS Entity Attestation



<i>Signature of 3DS Entity Executive Officer</i> ↑	<i>Date:</i> 04/07/24
<i>3DS Entity Executive Officer Name:</i> Gareth Berry	<i>Title:</i> Operations Director

Part 3c. 3DS Assessor Acknowledgement



<i>Signature of Duly Authorized Officer of 3DS Assessor Company</i> ↑	<i>Date:</i> 3rd July 2024
<i>Duly Authorized Officer Name:</i> Kim Long	<i>Title:</i> QSA and 3DS QSA
<i>3DS Assessor Company:</i> Teamwork IMS	

Part 4. Action Plan for Non-Compliant Requirements

Select the appropriate response for “Compliant to PCI 3DS Requirements” for each requirement. If you answer “No” to any of the requirements, you may be required to provide the date your Company expects to be compliant with the requirement and a brief description of the actions being taken to meet the requirement.

Check with the applicable payment brand(s) before completing Part 4.

PCI 3DS Requirement	Compliant to PCI 3DS Requirements (Select One)		Remediation Date and Actions (If “NO” selected for any Requirement)	
	YES	NO		
P1	Maintain security policies for all personnel	<input type="checkbox"/>	<input type="checkbox"/>	
	Secure network connectivity	<input type="checkbox"/>	<input type="checkbox"/>	
	Develop and maintain secure systems	<input type="checkbox"/>	<input type="checkbox"/>	
	Vulnerability management	<input type="checkbox"/>	<input type="checkbox"/>	
	Manage access	<input type="checkbox"/>	<input type="checkbox"/>	
	Physical security	<input type="checkbox"/>	<input type="checkbox"/>	
	Incident response preparedness	<input type="checkbox"/>	<input type="checkbox"/>	
P2	Validate scope	<input type="checkbox"/>	<input type="checkbox"/>	
	Security governance	<input type="checkbox"/>	<input type="checkbox"/>	
	Protect 3DS systems and applications	<input type="checkbox"/>	<input type="checkbox"/>	
	Secure logical access to 3DS systems	<input type="checkbox"/>	<input type="checkbox"/>	
	Protect 3DS data	<input type="checkbox"/>	<input type="checkbox"/>	
	Cryptography and key management	<input type="checkbox"/>	<input type="checkbox"/>	
	Physically secure 3DS systems	<input type="checkbox"/>	<input type="checkbox"/>	

