



Verus Card Services

User Profile

Verus Card Services (Verus CS) is a leading supplier of electronic payment processing services, merchant accounts, and merchant accounting services for retail, mail order/telephone order (MO/TO) and Internet businesses. Verus CS strives to provide merchants with effective, innovative processing solutions. It also provides valuable customer retention tools, such as loyalty cards, online reporting, and financial resources that facilitate business growth.

Business Situation & Challenge

Like many credit card processing organizations, Verus CS must comply with Payment Card Industry (PCI) requirements. In order to continue to process credit cards for Visa and MasterCard, Verus CS had to address regulation 10.4, which requires companies to “synchronize all critical system clocks and times.” Testing procedures for the regulation also state that an organization must verify that the following are included in the process and implemented:

- NTP or similar technology is used for time synchronization.
- Two or three central time servers within the organization receive external time signals (directly from a special radio, GPS satellites, or other external sources—based on International Atomic Time and UTC [formerly GMT]), peer with each other to keep accurate time, and share the time with other internal servers (i.e., internal servers should not all be receiving time signals from external sources).

Verus CS management realized that, in order to comply with the Payment Card Industry requirements, the company needed a Stratum 1 level time server to synchronize all of its internal systems. The server had to utilize NTP and also operate as a stand-alone hardware device receiving official UTC time through a GPS signal.

Solution

Verus CS was led to Spectracom® for its solutions in time synchronization in the Financial Services Industry. Spectracom’s NetClock® is a GPS-enabled NTP (Network Time Protocol) time server tracking up to 12 satellites. The NTP time server is a Stratum 1 device that receives official UTC time through the GPS signal.

Verus CS deployed a NetClock 9189 GPS-enabled NTP Time Server to reach compliance with regulation 10.4 of the PCI. NetClock synchronizes time from one source across the network and is secure for the fact that it is behind the edge firewall, so there is no need to open a port in the firewall and risk synchronizing from an Internet-based time source. As Verus CS processes credit cards for MasterCard and Visa, this is highly important because of the confidential information with which they work.

Results and Benefits

Verus CS technicians found the NetClock time server very easy to install and said that the instructions provided with the unit were clear and concise. The entire setup took less than an hour. An added convenience during setup was the use of a window-mount GPS antenna, which did not require any extensive work to install.

Verus CS also benefited from the support its employees received from Spectracom’s team of highly trained and customer-focused employees. The Spectracom team was able to answer all of Verus CS’ questions and concerns in determining the best way to achieve PCI compliance. Spectracom delivered the product in a timely fashion, as Verus CS was operating under a strict timeline for installation of the server for its next security audit.

With the NetClock installed, Verus CS can now comply with the Payment Card Industry’s security audit procedures. Verus CS is able to provide secure, accurate, and reliable time across its network, simply by making a small investment to address such a high-risk situation.

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