

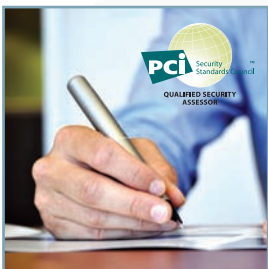


Company

AperSky Consulting Llc. has been founded as an **independent Hungarian consultancy company in December, 2008.** Our **professional profile** is mainly focused on **Bankcard Payment and Electronic Funds Transfer (EFT) systems.** Our consultancy is offering full scale services related to payment card industry starting from business specification, including project management, implementation and testing and operational support.

Our experts have valuable **experience** in the **Payment Card Industry** gained at key market players in the region, such as **multinational third party processors** and several significant **regional banks.** In order to provide a broader scale of services to our clients we started further specialization towards **PCI DSS auditing.** In **June, 2010** we acquired the official title of **Qualified Security Assessor (QSA company)** granted by the PCI SSC. Currently we employ **4 QSA auditors.**

As a further specific service we also support our customers in planning, building, maintaining, testing and auditing their **IT security** systems.



Our main areas of specialization

- ▶ **Payment card (bankcard) and EFT consultancy:** Our bankcard consultancy service offers our customers a wide range of possibilities from bankcard front office to back office activities, Operational Risk and Fraud management, business analysis and specification of card products, technical specification, delivery and system support.
- ▶ **PCI DSS consultancy and audit:** As an official PCI DSS QSA company we offer full range services including pre-scoping and gap analysis activities, implementation phase support, performing vulnerability scanning and QSA assessments or filling in Self Assessment Questionnaires.
- ▶ **IT project management and implementation:** We provide payment card specific project management and business process related projects to our customers, and also have valuable experience in system integration and software development.
- ▶ **IT security consultancy and auditing:** We also provide general security services to our customers including development of security strategy and policies, external and internal vulnerability testing, web application vulnerability testing, mapping internal networks, exploring rogue network elements and fixing security gaps.
- ▶ **Operational support:** On occasional basis we also support our customers by providing consultancy for their operational activities including issue resolution in IT network and infrastructure, supervising IT monitoring and security activities, payment card clearing, settlement and chargeback issues.



Payment cards and EFT consultancy

The primary goal of AperSky Consulting Llc. is to provide consultancy specialised in the Payment Card Industry and Electronic Transaction Processing. Our consultants have significant experience in the following areas:

- ▶ Payment card issuing
 - ▶ Payment card business specification
 - ▶ Payment card technical specification (chip cards: M/Chip, VSDC)
 - ▶ Payment card application procedures
 - ▶ Application support solutions
- ▶ Payment card acquiring
 - ▶ Authorisation
 - ▶ Stand-in processing
 - ▶ POS and ATM driving
 - ▶ E-commerce solutions
- ▶ Payment card processing (Card-management systems)
 - ▶ Payment card data maintenance
 - ▶ Card status management
- ▶ Payment card back-office procedures
 - ▶ Clearing and settlement processing
 - ▶ Chargeback and dispute resolution
 - ▶ ATM cash management
- ▶ Payment card security
 - ▶ Key Management
 - ▶ Fraud monitoring
- ▶ Payment brand certifications
 - ▶ Certification and testing activities
 - ▶ Certification process management



PCI DSS services

We offer full scale PCI DSS services to our clients including all the below activities.

Preparation phase

Pre-scoping

We define the impact of PCI DSS related to the business of our customers. This activity consists of the following main steps:

- ▶ Completion of pre-scoping questionnaires
- ▶ Definition of the major impacted areas based on further interviews with the key players
- ▶ Management presentation about preliminary gap analysis requirements

Gap analysis

We perform a detailed analysis of all affected areas by defining any discrepancies compared to the latest PCI DSS requirements.

Remediation plan

We help our clients determine the potential solutions available on the market for the identified gaps.

Implementation phase

Implementation support

Our colleagues also provide professional services during the implementation phase.

In order to avoid conflict of interest we do not offer hands on implementation services but usually only provide PCI DSS related subject matter consultancy, testing, project management or documentation support.

PCI DSS consultancy and training

We also provide PCI DSS specific trainings tailored to the needs of our customers including Merchants, Service Providers or Retail Banks.

PCI DSS audit and reporting

Security Scanning

In cooperation with Qualys Inc. – our Approved Scanning Vendor Partner – our experts are able perform the mandatory, quarterly external ASV scans, and provide support in the Internal Scanning and/or Web Application scanning process. Scanning reports are a major input for Qualified Security Assessors during the annual PCI DSS assessments and also can be used during any internal Self Assessment process.

PCI DSS QSA Assessment

As an accredited QSA company we are entitled to perform official PCI DSS audits for our clients and can fulfill the related reporting requirements towards the international card organizations including the Report on Compliance (ROC) and Attestation of Compliance (AOC).

Self Assessment Questionnaires (SAQ)

In case of interest we are able to provide support in completion and review of Self Assessment Questionnaires to be forwarded to the Acquirer Bank or the Card Schemes.

Project management and implementation

Our experts have participated in several major IT and bank card projects at different clients, playing the full range of possible project roles including business planning, project management, programming, testing and operational support. Due to our multi-faceted expertise we are able to provide significant support at any level of a project including planning, delivery, testing, coordination or controlling related activities.

We offer professional project management services specialized in the below areas:

- ▶ Payment Card Industry
- ▶ Banking
- ▶ Outsourcing, support center, job transfer
- ▶ IT security projects

In case there is no special requirement to comply with, during our projects we use our own project methodology based on industry standards as Prince 2 and PMBoK.



AperSky Consulting Llc.

Office: 1053, Budapest,
Veres Pálné u. 4-6., Hungary
Telephone: +36 1 781 2210
E-mail: info@apersky.com
Web: www.apersky.hu



References

In the interest of our Clients and in accordance with our internal regulations our references concerning PCI DSS products and services are published only without company names and contact information.

For an international Merchant company operating 2.000 business units in 12 countries our company is providing the following PCI DSS services at a regional level:

- ▶ PCI DSS preparation program
 - ▶ Gap analysis
 - ▶ PCI DSS Remediation plan
- ▶ PCI DSS QSA Assessment

For a leading telecommunication Service Provider in Hungary our company is providing the following PCI DSS services:

- ▶ PCI DSS preparation program:
 - ▶ Gap analysis
 - ▶ PCI DSS Remediation plan
- ▶ PCI DSS Training program
- ▶ PCI DSS QSA Assessment
- ▶ ASV scanning – Approved Scanning Vendor scans
- ▶ IVS scanning – Internal Vulnerability Scanning

For a national Third Party Provider providing bankcard issuing/acquiring and settlement services our company is offering the following PCI DSS services:

- ▶ PCI DSS QSA Assessment
- ▶ ASV scanning – Approved Scanning Vendor scans

For a Hungarian Mobile Payment Service Provider our company is providing the below services:

- ▶ PCI DSS preparation program
 - ▶ Gap analysis
 - ▶ PCI DSS implementation support
- ▶ PCI DSS QSA Assessment

For a national Acquirer Bank our company is providing the following services:

- ▶ PCI DSS preparation program
 - ▶ Gap analysis
 - ▶ Official ASV vulnerability scans

For a leading international Bank that operates 595 branches across Europe our company is providing the following services:

- ▶ Credit card calculation scheme
- ▶ Credit management system migration

For an international Third Party Provider of electronic payment and transaction processing solutions our company has provided the following PCI DSS services:

- ▶ Participating in the technical implementation of PCI DSS solutions

For one of the leading Retail Banks in Hungary our company has provided the following services:

- ▶ Payment card issuing – project management and consultancy
 - ▶ Card management system upgrade
 - ▶ Chip card issuing projects – VISA and MasterCard

For a financial service provider possessing a remarkable market share in the mortgage area in Hungary our company has provided the following services:

- ▶ Management consulting
- ▶ System analysis and documentation activities



Contact

In case of any further interest please feel free to contact us at the following details.

Contacts:

General: info@apersky.com

European Regional Sales:
sales@apersky.com

Marta Klebniczki
mklebniczki@apersky.com
+36 70 455 6701

Mailing Address:
Hungary
1147 Budapest,
Huszt u. 13.

Office:
Hungary
1053 Budapest,
Veres Pálné u. 4-6.
+36 1 781 2210

Homepage:
www.apersky.hu

AperSky Consulting Llc.

Office: 1053, Budapest,
Veres Pálné u. 4-6., Hungary
Telephone: +36 1 781 2210
E-mail: info@apersky.com
Web: www.apersky.hu