



Data Protection & Data Privacy

The security, integrity, and confidentiality of customer data is one of the top priorities in the credit card industry. One of the leading credit card service providers in Germany – PLUSCARD GmbH – has been working with TÜV Rheinland to ensure it meets the highest standard of data security.

PLUSCARD SERVICE-GESELLSCHAFT FÜR KREDITKARTEN-PROCESSING MBH

PLUSCARD is responsible for all services relating to bank card payment processing – from product development and applicant registration to contested payments. The company serves approximately 160 banks and six million credit card accounts (including more than 2.5 million Mastercard and Visa credit cards) across Germany.

CONCENTRATING ON THE CORE BUSINESS

As an integral piece of the credit card ecosystem, PLUSCARD must comply with all industry security standards, particularly when it comes to data protection. As such, PLUSCARD opted for the support of a leading independent provider of information security services in Germany to help guide its compliance strategies.

“Since we brought in TÜV Rheinland, we can now concentrate on our core competences while simultaneously profiting from their long-standing experience in strategic information security,” said Thomas Ambros, Head of Organization and IT, PLUSCARD.

BINDING SECURITY STANDARDS

In order to prevent damages caused by the misuse of stolen card data or fraud, the Payment Card Industry Data Security Standards (PCI DSS) were created. This standard includes a set of binding rules for handling such data. Violating these rules can result in fines, restrictions and ultimately a ban on accepting or processing credit cards.



External Data Privacy Officer & eCISO

EXTERNAL DATA PRIVACY OFFICER

External Data Privacy Officers ensure that a company and its employees are up-to-speed on the current standards set by legislators and industry groups. Furthermore, they regularly analyze internal procedures, detect potential weak points where data protection is concerned and derive specific recommendations on the basis of their findings.

In addition, they support the implementation of the measures and are responsible for continuously monitoring the level of security achieved.

PLUSCARD values the cooperation with an external Data Privacy Officer (provided by TÜV Rheinland) highly because:

- The deployment of a Data Privacy Officer reduces the burden on their own staff
- The company places great emphasis on maintaining a high level of data protection
- The service company benefits from legal certainty and transparency

EXTERNAL CHIEF INFORMATION SECURITY OFFICER

The eCISO is the point of contact for the CIO in an advisory capacity where the operative and strategic management of information security is concerned.

In collaboration with the external Data Privacy Officer, they reduce the burden on in-house IT by:

- Updating security guidelines
- Identifying current and future risks
- Managing security incidents
- Responding to emergencies

The tasks of the eCISO are:

- Preparing a successful annual PCI DSS audit
- Coordinate the IT security strategy in accordance with the requirements set out by DIN ISO 27001
- Implement measures and continuously monitoring the level of security achieved

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