



Payment Card Industry (PCI) **Data Security Standard**

Attestation of Compliance for Self-Assessment Questionnaire D – Service Providers

For use with PCI DSS Version 3.2.1

Revision 2

September 2022

Document Changes

Date	PCI DSS Version	SAQ Revision	Description
September 2022	3.2.1	2.0	Updated to reflect the inclusion of UnionPay as a Participating Payment Brand.

Section 1: Assessment Information

Instructions for Submission

This document must be completed as a declaration of the results of the service provider's self-assessment with the *Payment Card Industry Data Security Standard Requirements and Security Assessment Procedures (PCI DSS)*. Complete all sections: The service provider is responsible for ensuring that each section is completed by the relevant parties, as applicable. Contact the requesting payment brand for reporting and submission procedures.

Part 1. Service Provider and Qualified Security Assessor Information

Part 1a. Service Provider Organization Information

Company Name:	Viverati Interactive Marketing Pvt. Ltd.	DBA (doing business as):	
Contact Name:	Hilal Lone	Title:	Senior Director, Information Security and Compliance
Telephone:	+91 7006717459	E-mail:	hilal.lone@razorpay.com
Business Address:	SJR Cyber Laskar, Hosur Rd, Adugodi	City:	Bengaluru
State/Province:	Karnataka	Country:	India
		Zip:	560030
URL:	https://poshvine.com/		

Part 1b. Qualified Security Assessor Company Information (if applicable)

Company Name:	Crossbow Labs LLP		
Lead QSA Contact Name:	Sabeena P J	Title:	Security Consultant
Telephone:	+91 9606913165	E-mail:	sabeena.job@cbl.world
Business Address:	Brigade IRV Center, Unit 406, Nallurhalli, Whitefield	City:	Bengaluru
State/Province:	Karnataka	Country:	India
		Zip:	560066
URL:	www.crossbowlabs.com		

Part 2. Executive Summary

Part 2a. Scope Verification

Services that were INCLUDED in the scope of the PCI DSS Assessment (check all that apply):

Name of service(s) assessed: Poshvine

Type of service(s) assessed:

Hosting Provider:

- Applications / software
- Hardware
- Infrastructure / Network
- Physical space (co-location)
- Storage
- Web
- Security services
- 3-D Secure Hosting Provider
- Shared Hosting Provider
- Other Hosting (specify):

Managed Services (specify):

- Systems security services
- IT support
- Physical security
- Terminal Management System
- Other services (specify):

Payment Processing:

- POS / card present
- Internet / e-commerce
- MOTO / Call Center
- ATM
- Other processing (specify):

Account Management

Fraud and Chargeback

Payment Gateway/Switch

Back-Office Services

Issuer Processing

Prepaid Services

Billing Management

Loyalty Programs

Records Management

Clearing and Settlement

Merchant Services

Tax/Government Payments

Network Provider

Others (specify): Not Applicable

Note: These categories are provided for assistance only, and are not intended to limit or predetermine an entity's service description. If you feel these categories don't apply to your service, complete "Others."

If you're unsure whether a category could apply to your service, consult with the applicable payment brand.

Part 2a. Scope Verification (continued)

Services that are provided by the service provider but were NOT INCLUDED in the scope of the PCI DSS Assessment (check all that apply):

Name of service(s) not assessed:	Not Applicable	
Type of service(s) not assessed:		
Hosting Provider: <input type="checkbox"/> Applications / software <input type="checkbox"/> Hardware <input type="checkbox"/> Infrastructure / Network <input type="checkbox"/> Physical space (co-location) <input type="checkbox"/> Storage <input type="checkbox"/> Web <input type="checkbox"/> Security services <input type="checkbox"/> 3-D Secure Hosting Provider <input type="checkbox"/> Shared Hosting Provider <input type="checkbox"/> Other Hosting (specify):	Managed Services (specify): <input type="checkbox"/> Systems security services <input type="checkbox"/> IT support <input type="checkbox"/> Physical security <input type="checkbox"/> Terminal Management System <input type="checkbox"/> Other services (specify):	Payment Processing: <input type="checkbox"/> POS / card present <input type="checkbox"/> Internet / e-commerce <input type="checkbox"/> MOTO / Call Center <input type="checkbox"/> ATM <input type="checkbox"/> Other processing (specify):
<input type="checkbox"/> Account Management	<input type="checkbox"/> Fraud and Chargeback	<input type="checkbox"/> Payment Gateway/Switch
<input type="checkbox"/> Back-Office Services	<input type="checkbox"/> Issuer Processing	<input type="checkbox"/> Prepaid Services
<input type="checkbox"/> Billing Management	<input type="checkbox"/> Loyalty Programs	<input type="checkbox"/> Records Management
<input type="checkbox"/> Clearing and Settlement	<input type="checkbox"/> Merchant Services	<input type="checkbox"/> Tax/Government Payments
<input type="checkbox"/> Network Provider		
<input type="checkbox"/> Others (specify):		
Provide a brief explanation why any checked services were not included in the assessment:	Not Applicable	

Part 2b. Description of Payment Card Business

Describe how and in what capacity your business stores, processes, and/or transmits cardholder data.	<p>Viverati Interactive Marketing Pvt. Ltd. (hereinafter referred to as "Poshvine") provides a payment linked loyalty platform involving banks, merchants and end-customers.</p> <p>Poshvine helps financial institutions to increase share of spends, helps merchants to increase customer loyalty and helps cardholders to maximise their savings and rewards.</p> <p>Poshvine receives and stores only the BIN digits according to the customer banks - first eight digits or the first four or last four digits of the card number from the end-customer to process offers related to the loyalty programs.</p>
Describe how and in what capacity your business is otherwise involved in or has the ability to impact the security of cardholder data.	Not Applicable

Part 2c. Locations

List types of facilities (for example, retail outlets, corporate offices, data centers, call centers, etc.) and a summary of locations included in the PCI DSS review.

Type of facility	Number of facilities of this type	Location(s) of facility (city, country)
<i>Example: Retail outlets</i>	3	<i>Boston, MA, USA</i>
AWS Data Center	1	Mumbai, India

Part 2d. Payment Applications

Does the organization use one or more Payment Applications? Yes No

Provide the following information regarding the Payment Applications your organization uses:

Payment Application Name	Version Number	Application Vendor	Is application PA-DSS Listed?	PA-DSS Listing Expiry date (if applicable)
Not Applicable	Not Applicable	Not Applicable	<input type="checkbox"/> Yes <input type="checkbox"/> No	Not Applicable
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	

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 cardholder data environment (CDE).*
- *Critical system components within the CDE, such as POS devices, databases, web servers, etc., and any other necessary payment components, as applicable.*

Poshvine provides a payment linked loyalty platform involving banks, merchants and endcustomers.

Poshvine helps financial institutions to increase the share of spends, helps merchants to increase customer loyalty and helps cardholders to maximise their savings and rewards.

Poshvine uses multiple products on top of a unified application platform.

There are different frontend platforms provided by Poshvine for their customer banks, such as DBS, Kotak, IDFC, Axis Aura, Extraordinaryweekends, VISA and Indie PWA application.

Visa Offers and Axis Bank platforms provide the Penny Drop payment service to avail the benefit.

All the frontend platforms are connected to the same backend engine via API calls. Once the customer clicks on the "Pay" option, an iFrame

payment page of Razorpay payment gateway appears, where they enter the card details.

The customer enters the BIN digits of the card number specific to their bank in order to log in to the application platforms.

PoshVine receives only the first eight digits or the first four or the last four digits of the card number. This data is encrypted using AES-256 encryption algorithm and stored in AWS RDS instance. This data is used to customise offers for each end-customer.

Hosting environment: The entire PCI environment of Poshvine platform is hosted on AWS Cloud environment. All the servers are created as virtual instances on the AWS cloud.

Poshvine uses IT support services such as OSSEC FIM solution, Wazuh SIEM solution, ClamAV Antivirus solution and Amazon GuardDuty.

Does your business use network segmentation to affect the scope of your PCI DSS environment? <i>(Refer to "Network Segmentation" section of PCI DSS for guidance on network segmentation)</i>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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Part 2f. Third-Party Service Providers

Does your company have a relationship with a Qualified Integrator Reseller (QIR) for the purpose of the services being validated?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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If Yes:

Name of QIR Company:	Not Applicable
QIR Individual Name:	Not Applicable
Description of services provided by QIR:	Not Applicable

Part 2f. Third-Party Service Providers (Continued)

Does your company have a relationship with one or more third-party service providers (for example, Qualified Integrator & Resellers (QIR), gateways, payment processors, payment service providers (PSP), web-hosting companies, airline booking agents, loyalty program agents, etc.) for the purpose of the services being validated?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
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If Yes:

Name of service provider:	Description of services provided:
Amazon Web Services, Inc	Cloud hosting provider
Razorpay Software Pvt Ltd	Payment Gateway

Note: Requirement 12.8 applies to all entities in this list.

Part 2g. Summary of Requirements Tested

For each PCI DSS Requirement, select one of the following:

- Full – The requirement and all sub-requirements were assessed for that Requirement, and no sub-requirements were marked as “Not Tested” or “Not Applicable” in the SAQ.
- Partial – One or more sub-requirements of that Requirement were marked as “Not Tested” or “Not Applicable” in the SAQ.
- None – All sub-requirements of that Requirement were marked as “Not Tested” and/or “Not Applicable” in the SAQ.

For all requirements identified as either “Partial” or “None,” provide details in the “Justification for Approach” column, including:

- Details of specific sub-requirements that were marked as either “Not Tested” and/or “Not Applicable” in the SAQ
- Reason why sub-requirement(s) were not tested or not applicable

Note: One table to be completed for each service covered by this AOC. Additional copies of this section are available on the PCI SSC website.

Name of Service Assessed: Poshvine

PCI DSS Requirement	Details of Requirements Assessed			Justification for Approach (Required for all “Partial” and “None” responses. Identify which sub-requirements were not tested and the reason.)
	Full	Partial	None	
Requirement 1:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>1.1.6 - There is no insecure services, protocols or ports are configured.</p> <p>1.2.2 - Poshvine environment is hosted in AWS cloud. There are no physical or logical routers present in the PCI scoped environment.</p> <p>1.2.3 - There are no wireless networks in PCI scoped environment.</p> <p>1.3.6 - Poshvine does not store, process or transmit cardholder data.</p> <p>1.3.7 - There is no disclosure of private IP addresses and routing information to external entities.</p> <p>1.4, 1.4 (b) - There are no portable computing devices connected to Cardholder data environment.</p>
Requirement 2:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>2.1.1 - There are no wireless networks in PCI scoped environment.</p> <p>2.2.2 (b) - No insecure services, daemons, or protocols were enabled.</p> <p>2.2.3 - Insecure services were not configured. Hence no additional security features were enabled.</p> <p>2.6 - Poshvine is not a shared hosting provider.</p>

Requirement 3:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>3.1, 3.4, 3.5.1, 3.5.2, 3.5.3, 3.5.4, 3.6, 3.6.1, 3.6.2, 3.6.3, 3.6.4, 3.6.5, 3.6.5(c), 3.6.6, 3.6.7, 3.6.8, 3.7 - Poshvine does not store, process or transmit cardholder data. Poshvine stores only the BIN digits of the card number.</p> <p>3.2 - Poshvine does not support issuing services.</p> <p>3.2.1 - Only payment channel supported is card-not present which does not involve any full track data.</p> <p>3.2.2 - Poshvine does not store, process, or transmit cardholder data.</p> <p>3.2.3 - Only payment channel supported is card-not present which does not involve any PIN data.</p> <p>3.4.1 - Disk encryption is not used.</p>
Requirement 4:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>4.1(a), 4.1(b), 4.1(c), 4.1(d), 4.1(e) - Poshvine does not store, process or transmit cardholder data.</p> <p>4.1.1 - There are no wireless networks in PCI scoped environment.</p> <p>4.2 - Unprotected PAN is not sent by end-user messaging technologies.</p>
Requirement 5:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>5.1.2 - All the system components in Poshvine environment were found to be installed with antivirus solution.</p>
Requirement 6:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NIL
Requirement 7:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NIL
Requirement 8:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>8.1.5 - Third parties are not allowed to access, support or maintain system components via remote access.</p> <p>8.1.6, 8.2.1, 8.2.3, 8.2.4, 8.2.5 - There are no non-consumer customers present.</p> <p>8.5.1 - There is no remote access to customer premises.</p> <p>8.7 - Poshvine does not store, process or transmit cardholder data.</p>
Requirement 9:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>9.5, 9.5.1, 9.6, 9.6.1, 9.6.2, 9.6.3, 9.7, 9.7.1, 9.8, 9.8.1, 9.8.2 - There is no media on which cardholder data is stored.</p> <p>9.9, 9.9.1, 9.9.2, 9.9.3 - There are no devices in PCI scoped environment which captures payment card data via direct</p>

				<p>physical interaction, pertaining to the scope of the PCI DSS assessment.</p> <p>9.10 - Poshvine does not store, process or transmit cardholder data.</p>
Requirement 10:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	10.2.1 - Poshvine does not store, process or transmit cardholder data.
Requirement 11:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	11.3.4, 11.3.4.1 - Segmentation is not used to isolate the CDE from other networks.
Requirement 12:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>12.3.9 - No remote access is given for vendors and/or business partners.</p> <p>12.3.10 - Poshvine does not store, process or transmit cardholder data.</p>
Appendix A1:	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Poshvine is not a shared hosting provider.
Appendix A2:	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Poshvine does not support card-present POS/POI terminal connections.

Section 2: Self-Assessment Questionnaire D – Service Providers

This Attestation of Compliance reflects the results of a self-assessment, which is documented in an accompanying SAQ.

The assessment documented in this attestation and in the SAQ was completed on:	August 25, 2023	
Have compensating controls been used to meet any requirement in the SAQ?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Were any requirements in the SAQ identified as being not applicable (N/A)?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Were any requirements in the SAQ identified as being not tested?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Were any requirements in the SAQ 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 DSS Validation

This AOC is based on results noted in SAQ D (Section 2), dated **August 25, 2023**.

Based on the results documented in the SAQ D 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 DSS SAQ are complete, all questions answered affirmatively, resulting in an overall COMPLIANT rating; thereby <i>Viverati Interactive Marketing Pvt. Ltd.</i> has demonstrated full compliance with the PCI DSS.</p>						
<input type="checkbox"/>	<p>Non-Compliant: Not all sections of the PCI DSS SAQ are complete, or not all questions are answered affirmatively, resulting in an overall NON-COMPLIANT rating, thereby <i>(Service Provide Company Name)</i> has not demonstrated full compliance with the PCI DSS.</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 payment brand(s) before completing Part 4.</i></p>						
<input type="checkbox"/>	<p>Compliant but with Legal exception: One or more requirements are marked “No” due to a legal restriction that prevents the requirement from being met. This option requires additional review from acquirer or payment brand.</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"/>	PCI DSS Self-Assessment Questionnaire D, Version 3.2.1, was completed according to the instructions therein.
<input checked="" type="checkbox"/>	All information within the above-referenced SAQ and in this attestation fairly represents the results of my assessment in all material respects.
<input type="checkbox"/>	I have confirmed with my payment application vendor that my payment system does not store sensitive authentication data after authorization.
<input checked="" type="checkbox"/>	I have read the PCI DSS and I recognize that I must maintain PCI DSS 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 DSS requirements that apply.

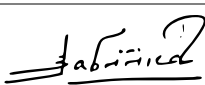

Part 3a. Acknowledgement of Status (continued)

<input checked="" type="checkbox"/>	No evidence of full track data ¹ , CAV2, CVC2, CVN2, CVV2, or CID data ² , or PIN data ³ storage after transaction authorization was found on ANY system reviewed during this assessment.
<input checked="" type="checkbox"/>	ASV scans are being completed by the PCI SSC Approved Scanning Vendor <i>Clone Systems, Inc.</i>

Part 3b. Service Provider Attestation

	
Signature of Service Provider Executive Officer ↑	Date: August 25, 2023
Service Provider Executive Officer Name: Hilal Lone	Title: Senior Director, Information Security and Compliance

Part 3c. Qualified Security Assessor (QSA) Acknowledgement (if applicable)

If a QSA was involved or assisted with this assessment, describe the role performed:	The QSA was involved in identifying the activities carried out in the scoped environment and evaluating the status of the compliance of all requirements with respect to the PCI DSS v3.2.1 SAQ D standard by performing a remote assessment.
	
Signature of Duly Authorized Officer of QSA Company ↑	Date: August 25, 2023
Duly Authorized Officer Name: Sabeena P J	QSA Company: Crossbow Labs LLP

Part 3d. Internal Security Assessor (ISA) Involvement (if applicable)

If an ISA(s) was involved or assisted with this assessment, identify the ISA personnel and describe the role performed:	Not Applicable
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¹ Data encoded in the magnetic stripe or equivalent data on a chip used for authorization during a card-present transaction. Entities may not retain full track data after transaction authorization. The only elements of track data that may be retained are primary account number (PAN), expiration date, and cardholder name.

² The three- or four-digit value printed by the signature panel or on the face of a payment card used to verify card-not-present transactions.

³ Personal identification number entered by cardholder during a card-present transaction, and/or encrypted PIN block present within the transaction message.

Part 4. Action Plan for Non-Compliant Requirements

Select the appropriate response for “Compliant to PCI DSS 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 DSS Requirement	Description of Requirement	Compliant to PCI DSS Requirements (Select One)		Remediation Date and Actions (If “NO” selected for any Requirement)
		YES	NO	
1	Install and maintain a firewall configuration to protect cardholder data	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
2	Do not use vendor-supplied defaults for system passwords and other security parameters	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
3	Protect stored cardholder data	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
4	Encrypt transmission of cardholder data across open, public networks	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
5	Protect all systems against malware and regularly update anti-virus software or programs	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
6	Develop and maintain secure systems and applications	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
7	Restrict access to cardholder data by business need to know	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
8	Identify and authenticate access to system components	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
9	Restrict physical access to cardholder data	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
10	Track and monitor all access to network resources and cardholder data	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
11	Regularly test security systems and processes	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
12	Maintain a policy that addresses information security for all personnel	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Appendix A1	Additional PCI DSS Requirements for Shared Hosting Providers	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Appendix A2	Additional PCI DSS Requirements for Entities using SSL/early TLS for Card-Present POS POI Terminal Connections.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

