



INSTALLATION OF THE

CRE SECURE

PAYMENT MODULE V 1.0

FOR

CRE LOADED 6.15, 6.2, 6.3

Note: For 6.4 versions, the module is preinstalled in CRE Loaded,
Please see the CRE Loaded Installation Guide for instructions.



Introduction

This guide describes how to install and get started with the CRE Secure Payments Module for CRE Loaded. Once installation is complete, further instructions are provided that will lead to completion of requirements for PCI Compliance. If you wish to become PCI Compliant through this process, it is critical that that you follow all instructions exactly as specified. Skipping any of the steps described may prevent you from becoming PCI Compliant.

CRE Secure payment module benefits

- (1) Simple path to PCI Compliance
- (2) No credit card information touches the merchant site
- (3) Expensive PCI Compliant hosting is not required.
- (4) Responsibility for PCI Compliance is almost completely outsourced.
- (5) HTML Clone™ technology maintains the merchant customer experience.

*Note you may need to arrange scans of your site. Please check with your acquiring bank that holds your merchant account to be certain

Who is this process for?

Merchants already using CRE Loaded versions 6.15 to 6.3.3 can install the module. The module will provide you with an easy path to PCI Compliance; however it does not upgrade you to CRE Loaded 6.4 and consequently will not provide you with all the improvements and fixes contained in the CRE Loaded 6.4 Release. Please note that if you have questions about the installation process you can email us at support@creloaded.com. Further support for your CRE Loaded application will fall under your existing support agreement. If your support agreement has expired further support is available for purchase at www.creloaded.com.



Minimal System Software Requirements

What other software must be installed first?

Before you can install this product, your web server will need the following:

CRE Loaded 6.15+

PHP 5.2 or greater

The Apache Web server

MySQL database

The Linux Operating System

Preparation for PCI Compliance.

As outlined above CRE Secure takes the security of its merchant stores and their customer cardholder information very seriously. All merchants are required by the cardholder brands to be compliant with the Payment Card Industry Data Security Standards. (PCI - DSS).

CRE Secure knows that the cost of compliance is substantial as well as difficult and confusing for merchants. We have learned that the best option for most merchants is to completely outsource the storage, processing and transmission of all cardholder data and pass the responsibility for PCI Compliance onto experts who know this business.

For this reason, we created CRE Secure, a low-cost, completely outsourced payment solution that utilizes hosted payment pages served up from CRE Secure's PCI Compliant data center.

Many merchants do not like traditional hosted payment page solutions because typically the merchant loses control over the look and feel of the customer experience on those pages. So, we developed a patent pending technology called HTML Clone that reaches out in real time and clones the look and feel of your website to create the hosted payment pages. The result is a completely outsourced payment solution that looks almost exactly like your website, even if you change the look of your website every day.

The CRE Secure module does this by taking the cardholder information entirely out of your merchant website environment and providing you follow the process in this document you will be able to take credit cards for payment and be able to comply with the requirements of PCI Compliance in the simplest possible way.

Essentials

As you go through the installation instructions for CRE Secure, you will find references to a number of requirements that must be carried out either during the installation process or afterwards to complete the process. If you follow all of these requirements, you will be able to significantly simplify your PCI Compliance.



During Installation

Please follow the technical requirements for installation carefully first. Once you have completed the technical installation then go to the instructions afterwards to complete the additional steps required to achieve PCI Compliance.

- (1) Install CRE Secure
- (2) Ensure you have an SSL certificate.
- (3) If upgrading, purge or mask any legacy Credit card information using the purge tool provided. (Detail below)

After Installation.

- (4) Go to www.cresecure.com and set up your account and processing details.
- (5) Configure the CRE Secure Payment Module in the Admin of your store.
- (6) Enter your CRE Secure details in your CRE Secure Payment Module.
- (7) Follow the instructions for the completion of your PCI Compliance after the Installation Instructions at the end of this document.

Note. You may need to arrange quarterly scans of your server. Most merchants who use CRE Secure do not need this but check with your merchant bank – they set the rules.

Installation

Step 1.

First, download the CRE Secure Payment Module for CRE Loaded from www.cresecure.com to a file on your local machine. After the files are unzipped, then FTP all the files to the primary location of your CRE Loaded site. (Usually to the root directory) The files will then automatically migrate to their appropriate location in your CRE Loaded application.

When all files have been FTP'd now go to the Administration area of your store. Click on the 'Modules' link in the navigation on the left. The Modules link should take you to the page where you install, edit etc your payment modules.

The CRE Secure payment module should now be listed in your payment modules. It will show as '*Credit Card via CRE Secure*'.

*****NOTE - IMPORTANT SECURITY REQUIREMENT*****

If you have ANY other payment modules presently installed that are able to process, transmit or store credit card information through your shopping cart, YOU MUST FIRST UNINSTALL THOSE MODULES.

(NOTE the ONLY exception to this requirement is the Paypal Express or Website Payments Standard check-out payment modules)

ALL Other payment modules that you may have been using to accept credit cards cannot be used with CRE Secure as they are a security risk and will expose your shopping cart to the risk of



hackers stealing your customers' cardholder data. Uninstalling those modules will reduce that risk substantially, but the best possible defense against this risk is to DELETE THE MODULES ENTIRELY from your system. This is easily done by simply going to the modules folder in your directory where your cart is installed (usually the root directory) and deleting all modules other than CRE Secure.

In your store administrative area, select `modules' again. Click to select the CRE Secure payment module, then in the column on the right hand side of the screen, click `install' to install the module. The module will now be installed.

Step 2. Configuring the Module

In many other shopping carts and versions of CRE Loaded prior to version 6.4, if you wanted your customers to pay you with credit cards you had to configure a payment module in your admin for the payment gateway your Merchant Account used. For example, if you wanted to process via authorize.net you had to install and configure the authorize.net payment module.

However, using modules like the Authorize.net AIM module will make it costly and difficult to become PCI compliant because the module transmits cardholder data through your website.

The CRE Secure Payment module for CRE Loaded solves this problem. CRE Secure is the *ONLY* payment module you need to connect to many different gateways including Authorize.net and PayPal's Website Payments Pro and Pay flow Pro gateways.


In this section you will configure your *CRE Secure Payment module*. In the last part of this set-up you will enable the module to go live and process credit card transactions. For this you will need your CRE Secure Account ID and CRE Secure API Token, referred to as your Payment Module codes that you obtained during your connection setup on www.cresecure.com.

Please ensure you follow the instructions in this section carefully.

Once you have installed this module, log into your admin area and click on the `Modules' link on the left hand navigation.

You will see the following screen:

Search Products
Customers Orders Pages | Create Customer Order
Language **English** | Logout

<ul style="list-style-type: none"> Administrator Configuration Product Catalog Customers/Orders Marketing Vouchers/Coupons Reports Data Manager Content Director Article Manager Design Controls Links Manager Modules <ul style="list-style-type: none"> Payment Shipping Order Total Checkout Success Add-Ons Locations/Taxes Localization Encrypt & Decrypt Tools 	<h3>Payment Modules</h3> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Modules</th> <th style="text-align: left;">Sort Order</th> <th style="text-align: left;">Action</th> </tr> </thead> <tbody> <tr><td>Credit Card : CRE Merchant Authorize.net</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Credit Card : SecurePay</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Credit Card : Authorize.net</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Credit Card : with CCV</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Credit Card</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Credit Card : UK with CVC</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Credit Class Error</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Electronic Check: Pay-Me-Now</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Cash on Delivery</td><td></td><td style="text-align: center;">↓</td></tr> <tr style="background-color: yellow;"><td>Credit Card via CRE Secure</td><td></td><td style="text-align: center;">→</td></tr> <tr><td>EFSNet</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Free Charge Card</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Credit Card : GeoTrust QuickPayments</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Credit Card : iPayment</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Credit Card : Pay Me Now</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Check/Money Order</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Nochex</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Credit Card : Paybox</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Pay by Credit Card</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Credit Card : PayJunction</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>PayPal</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Certified PayPal WPP/Express Payment</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Credit Card : Plug'n Pay</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Credit Card : 2Checkout</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Credit Card : PSiGate</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>QChex (Electronic Check Payment)</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Credit Card : QuickCommerce Pro</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Credit Card : SECPay</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Bank Transfer</td><td></td><td style="text-align: center;">↓</td></tr> <tr><td>Credit Card : WorldPay Junior</td><td></td><td style="text-align: center;">↓</td></tr> </tbody> </table> <p style="font-size: small;">Module Directory: /home/wgstest/public_html/63/includes/modules/payment/</p>	Modules	Sort Order	Action	Credit Card : CRE Merchant Authorize.net		↓	Credit Card : SecurePay		↓	Credit Card : Authorize.net		↓	Credit Card : with CCV		↓	Credit Card		↓	Credit Card : UK with CVC		↓	Credit Class Error		↓	Electronic Check: Pay-Me-Now		↓	Cash on Delivery		↓	Credit Card via CRE Secure		→	EFSNet		↓	Free Charge Card		↓	Credit Card : GeoTrust QuickPayments		↓	Credit Card : iPayment		↓	Credit Card : Pay Me Now		↓	Check/Money Order		↓	Nochex		↓	Credit Card : Paybox		↓	Pay by Credit Card		↓	Credit Card : PayJunction		↓	PayPal		↓	Certified PayPal WPP/Express Payment		↓	Credit Card : Plug'n Pay		↓	Credit Card : 2Checkout		↓	Credit Card : PSiGate		↓	QChex (Electronic Check Payment)		↓	Credit Card : QuickCommerce Pro		↓	Credit Card : SECPay		↓	Bank Transfer		↓	Credit Card : WorldPay Junior		↓	<div style="border: 1px solid black; padding: 5px; background-color: #f0f0f0;"> <h4>Credit Card via CRE Secure</h4> <p style="text-align: center; border: 1px solid black; padding: 2px;">Install Module</p>  <p>Universal Payment System See for yourself why CRE Secure is the best option for online retailers who want a PCI Compliant, designer-friendly way to accept credit cards. Click Here to Learn More >></p> <p>Version 1.5 Credit Card Purge Utility >></p> </div>
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You should now see the `Credit card via CRE Secure` payment module showing up in your list of payment modules. Before you install the module, you must uninstall any other payment modules you are using that are responsible for processing credit cards or, better still, delete them from your system. The only exception to this should be the Paypal Express checkout or Website Payments Standard modules.

Once this is done, click on the CRE Secure module listing and highlight it. Then, at the top of the column on the right hand side, click the `install` button.

Once you have installed the CRE Secure module you should see the screen change to the following view. You will see several fields that will need to be selected or information entered:

Search Products Customers Orders Pages | Create Customer Order Language English | Logout

<ul style="list-style-type: none"> Administrator Configuration Product Catalog Customers/Orders Marketing Vouchers/Coupons Reports Data Manager Content Director Article Manager Design Controls Links Manager Modules <ul style="list-style-type: none"> Payment Shipping Order Total Checkout Success Add-Ons Locations/Taxes Localization Encrypt & Decrypt Tools 	<h3>Payment Modules</h3> <table border="1"> <thead> <tr> <th>Modules</th> <th>Sort Order</th> <th>Action</th> </tr> </thead> <tbody> <tr><td>Credit Card : CRE Merchant Authorize.net</td><td></td><td></td></tr> <tr><td>Credit Card : SecurePay</td><td></td><td></td></tr> <tr><td>Credit Card : Authorize.net</td><td></td><td></td></tr> <tr><td>Credit Card : with CCV</td><td></td><td></td></tr> <tr><td>Credit Card</td><td></td><td></td></tr> <tr><td>Credit Card : UK with CVC</td><td></td><td></td></tr> <tr><td>Credit Class Error</td><td></td><td></td></tr> <tr><td>Electronic Check: Pay-Me-Now</td><td></td><td></td></tr> <tr><td>Cash on Delivery</td><td></td><td></td></tr> <tr><td>Credit Card via CRE Secure</td><td>10</td><td></td></tr> <tr><td>EFSNet</td><td></td><td></td></tr> <tr><td>Free Charge Card</td><td></td><td></td></tr> <tr><td>Credit Card : GeoTrust QuickPayments</td><td></td><td></td></tr> <tr><td>Credit Card : iPayment</td><td></td><td></td></tr> <tr><td>Credit Card : Pay Me Now</td><td></td><td></td></tr> <tr><td>Check/Money Order</td><td></td><td></td></tr> <tr><td>Nochex</td><td></td><td></td></tr> <tr><td>Credit Card : Paybox</td><td></td><td></td></tr> <tr><td>Pay by Credit Card</td><td></td><td></td></tr> <tr><td>Credit Card : PayJunction</td><td></td><td></td></tr> <tr><td>PayPal</td><td></td><td></td></tr> <tr><td>Certified PayPal WPP/Express Payment</td><td></td><td></td></tr> <tr><td>Credit Card : Plug'n Pay</td><td></td><td></td></tr> <tr><td>Credit Card : 2Checkout</td><td></td><td></td></tr> <tr><td>Credit Card : PSiGate</td><td></td><td></td></tr> <tr><td>QChex (Electronic Check Payment)</td><td></td><td></td></tr> <tr><td>Credit Card : QuickCommerce Pro</td><td></td><td></td></tr> <tr><td>Credit Card : SECPay</td><td></td><td></td></tr> <tr><td>Bank Transfer</td><td></td><td></td></tr> <tr><td>Credit Card : WorldPay Junior</td><td></td><td></td></tr> </tbody> </table> <p>Module Directory: /home/wgstest/public_html/63/includes/modules/payment/</p>	Modules	Sort Order	Action	Credit Card : CRE Merchant Authorize.net			Credit Card : SecurePay			Credit Card : Authorize.net			Credit Card : with CCV			Credit Card			Credit Card : UK with CVC			Credit Class Error			Electronic Check: Pay-Me-Now			Cash on Delivery			Credit Card via CRE Secure	10		EFSNet			Free Charge Card			Credit Card : GeoTrust QuickPayments			Credit Card : iPayment			Credit Card : Pay Me Now			Check/Money Order			Nochex			Credit Card : Paybox			Pay by Credit Card			Credit Card : PayJunction			PayPal			Certified PayPal WPP/Express Payment			Credit Card : Plug'n Pay			Credit Card : 2Checkout			Credit Card : PSiGate			QChex (Electronic Check Payment)			Credit Card : QuickCommerce Pro			Credit Card : SECPay			Bank Transfer			Credit Card : WorldPay Junior			<h4>Credit Card via CRE Secure</h4> <p>Remove Module Edit</p> <p>Universal Payment System See for yourself why CRE Secure is the best option for online retailers who want a PCI Compliant, designer-friendly way to accept credit cards. Click Here to Learn More >></p> <p>Version 1.5 Credit Card Purge Utility >></p> <p>Enable CRE Secure Payment Module True</p> <p>Enable Sandbox Mode False</p> <p>CRE Secure Account ID</p> <p>CRE Secure API Token</p> <p>Show Incomplete Orders False</p> <p>Accepted Credit Cards American Express, MasterCard, Visa</p> <p>Set Pending Order Status Site default</p> <p>Set Completed Order Status Site default</p> <p>Sort Order 10</p>
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- CRE Secure Account ID (circled) - The Account ID used for the CRE Secure payment service. This is the Account ID you will be provided with when you connect your existing or new Merchant Account to CRE Secure.
- CRE Secure API Token (circled) - The API Token used for the CRE Secure payment service. This is the API Token you will be provided with when you connect your existing or new Merchant Account to CRE Secure.
- Accepted Credit Cards - The credit cards you currently accept.
- Payment Zone - Enable a payment zone for this module.
- Set Pending Order Status - For Pending orders, set the status of orders made with this payment module to this value. Default is 'Preparing [CRE Secure]'.



- Set Completed Order Status- for Completed orders, set the status of orders made with this payment module to this value.
- Sort Order - Sort order of payment display. Lowest is displayed first.

Your store should now be set up to accept credit cards from your customers.

What if I encounter problems?

For problems or questions relating to installation you can email support@cresecure.com.

Completion of Steps Necessary for PCI Compliance

Now that your CRE Secure Payment module is installed and configured there are several additional steps required to complete your path to PCI Compliance.

Step 3. Removal of Stored Credit Card Data.

The first of these is to decide what you wish to do with any credit card data you may have stored in the database of your existing store. As indicated above this is a required step in the CRE Secure process and must be completed before you can become PCI Compliant.

To assist in this process we have created a tool that will allow you to purge or mask your stored credit card data when you are ready. The tool may be found in the Administration area of your store. Go to your admin area then to 'Modules' then click on your *Credit Card via CRE Secure* module. On the right hand side you will see a CRE Secure image and at the bottom there is a link that says 'credit card purge utility'.

Search Products Customers Orders Pages | Create Customer Order Language **English** | Logout

Administrator	Payment Modules		Credit Card via CRE Secure
Configuration	Modules	Sort Order	Action
Product Catalog	Credit Card : CRE Merchant Authorize.net		
Customers/Orders	Credit Card : SecurePay		
Marketing	Credit Card : Authorize.net		
Vouchers/Coupons	Credit Card : with CCV		
Reports	Credit Card		
Data Manager	Credit Card : UK with CVC		
Content Director	Credit Class Error		
Article Manager	Electronic Check: Pay-Me-Now		
Design Controls	Cash on Delivery		
Links Manager	Credit Card via CRE Secure	10	
Modules	EFSNet		
Payment	Free Charge Card		
Shipping	Credit Card : GeoTrust QuickPayments		
Order Total	Credit Card : iPayment		
Checkout Success	Credit Card : Pay Me Now		
Add-Ons	Check/Money Order		
Locations/Taxes	Nochex		
Localization	Credit Card : Paybox		
Encrypt & Decrypt	Pay by Credit Card		
Tools	Credit Card : PayJunction		
	PayPal		
	Certified PayPal WPP/Express Payment		
	Credit Card : Plug'n Pay		
	Credit Card : 2Checkout		
	Credit Card : PSiGate		
	QChex (Electronic Check Payment)		
	Credit Card : QuickCommerce Pro		
	Credit Card : SECPay		
	Bank Transfer		
	Credit Card : WorldPay Junior		
	Module Directory: /home/wgstest/public_html/63/includes/modules/payment/		

Remove Module **Edit**

cre secure™
Checkout with Confidence

Universal Payment System
See for yourself why CRE Secure is the best option for online retailers who want a PCI Compliant, designer-friendly way to accept credit cards. [Click Here to Learn More >>](#)

Version 1.5
[Credit Card Purge Utility >>](#)

Enable CRE Secure Payment Module
True

Enable Sandbox Mode
False

CRE Secure Account ID

CRE Secure API Token

Show Incomplete Orders
False

Accepted Credit Cards
American Express, MasterCard, Visa

Set Pending Order Status
Site default

Set Completed Order Status
Site default

Sort Order
10

Click on this link and you will be taken to the following page:

Search Products Customers Orders Pages | Create Customer Order | Admin Home View Catalog Language English | Logout

Administrator	<h3>Credit Card Purge Utility Tool</h3> <p>To achieve PCI Compliance you will need to mask all credit card number information stored in the database. You must now make a decision about the method used to mask the credit card information. If you do not do this <u>YOU WILL NOT BE ABLE TO ACHIEVE PCI COMPLIANCE.</u></p> <p>WARNING: Once this process is complete, you will no longer be able to see the entire credit card number.</p> <p><input checked="" type="radio"/> Remove All Credit Card Info</p> <p><input type="radio"/> Mask All Except Last 4 Digits of Credit Card Info (XXXXXXXXXXXX1234)</p> <p><input type="radio"/> Mask Middle 6 of Credit Card Info (123456XXXXXX1234)</p> <p><input type="button" value="Submit"/></p>
Configuration	
Product Catalog	
Customers/Orders	
Marketing	
Vouchers/Coupons	
Reports	
Data Manager	
Content Director	
Article Manager	
Design Controls	
Links Manager	
Modules	
Payment	
Shipping	
Order Total	
Checkout Success	
Add-Ons	
Locations/Taxes	
Localization	
Tools	

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Note the options presented on the page allow you to:

- Remove all credit card data
- Mask Middle six of credit card data
- Mask first 12 of credit card data

Select your preferred option and then click 'Submit'

Any credit card data stored in your database will now be treated according to your selection. Choosing any of the three selections will conform to the requirements of the PCI Standard as you are no longer storing usable cardholder data. Note that the masking or removal process CANNOT BE REVERSED.

Step 4. Update your Administration Password.

PCI Compliance requires that you use complex passwords to access areas containing sensitive information. We strongly recommend that at this point you go into your admin area and change your existing password to a complex one. This is a password with no fewer than 8 characters, a mix of numbers and characters and a mix of upper and lower case letters.



INTRODUCTION TO PCI COMPLIANCE

CRE Secure takes security very seriously and is particularly concerned about the security of merchant's stores and their customer's credit card data. The Payment Card Industry (PCI) Council, an organization comprised of the major card companies, Visa, Mastercard, American Express, JCB and Discover Card, has developed new security requirements for the handling of cardholder information in payment software and applications. These security requirements are contained within the Payment Card Industry Data Security Standards, (PCI-DSS)

The PCI DSS standards are summarized in 12 Requirements:

Build and Maintain a Secure Network

1. Install and maintain a firewall configuration to protect data
2. Do not use vendor-supplied defaults for system passwords and other security parameters

Protect Cardholder Data

3. Protect Stored Data
4. Encrypt transmission of cardholder data and sensitive information across public networks

Maintain a Vulnerability Management Program

5. Use and regularly update anti-virus software
6. Develop and maintain secure systems and applications

Implement Strong Access Control Measures

7. Restrict access to data by business need-to-know
8. Assign a unique ID to each person with computer access
9. Restrict physical access to cardholder data

Regularly Monitor and Test Networks

10. Track and monitor all access to network resources and cardholder data
11. Regularly test security systems and processes

Maintain an Information Security Policy

12. Maintain a policy that addresses information security

PCI Security Standards Council Reference Documents

The following documents provide additional detail surrounding the PCI SSC and related security programs (PA-DSS, PCI DSS, etc):

- ◆ PA –DSS Data Security Standard
https://www.pcisecuritystandards.org/security_standards/pa_dss.shtml

- PCI DSS
https://www.pcisecuritystandards.org/security_standards/pci_dss.shtml

- ◆ Open Web Application Security Project (OWASP)
<http://www.owasp.org>

PCI Compliance is an assessment of the merchants' actual server (or hosting) environment. Obtaining PCI Compliance is the responsibility of you, the merchant and your hosting provider, working together, using PCI compliant server architecture, with proper hardware & software configurations and access control procedures.

If the CRE Secure module is installed in accordance with this Implementation Guide, it will facilitate your path to PCI compliance.

The CRE Secure payment module does not transmit cardholder information but instead calls on the CRE Secure hosted payment page with HTML Clone technology when your customer is ready to enter their credit card information. Because cardholder data is entered into pages served up by CRE Secure, *no cardholder data touches your website.*

The CRE Secure payment module works with the CRE Secure system to carry out two primary functions:

1. The module first talks to the CRE Secure system outside your store.
2. The CRE Secure HTML Clone system then reaches out to your merchant store in real time and clones the look and feel of your website. It then presents this look and feel along with a payment form to your customer so they can enter their cardholder data.

The benefits of this system can be summarized as follows:

- (6) No credit card information touches the merchant site
- (7) Handling of cardholder data is almost completely outsourced.
- (8) HTML Clone™ technology maintains the merchant customer experience.
- (9) No expensive hosting required for Merchant site
- (10) In most cases, a simple path to PCI Compliance



HTML Clone™ technology.

The CRE Secure process is the only one that presents your customers with a hosted payment page that looks almost exactly like all the other pages in your store, so the customer experience is consistent from the beginning to the end of the transaction process.

When your customers are sent off to some ugly page that looks nothing like your store we know that this jarring experience for the customer can cost you abandoned carts and lost sales.

The combination of functions in the CRE Secure Payment System allows your customers to pay you with a credit card without you needing to worry about capturing and transmitting credit card information through your store. In fact you never even see the customer credit card information. And all this happens while maintaining a great customer experience.

Responsibility for PCI Compliance

The PCI Council requires that all merchants are PCI Compliant and the responsibility for ensuring this lies with the merchant.

Using the CRE Secure system does not remove the merchant responsibility to complete and maintain compliance. CRE Secure technology and processes have been designed to make PCI Compliance easier for you. If you operate your business only via a website and you follow our instructions precisely, we find that most merchants are able to qualify for the simplest path to PCI Compliance via SAQ- A (See discussion on the SAQ's below.)

However, because all merchant businesses are different, CRE Secure recommends that you assess your particular business needs carefully with regards to the compliance process and ensure you are following the appropriate requirements. (For example, if you have both a bricks and mortar store AND a web store, the scope of your compliance needs will be *reduced* by CRE Secure but not eliminated)



The Self-Assessment Questionnaire. (SAQ)

The Payment card Industry Council has defined a number of different store levels and requirements for those levels to become PCI Compliant. Many CRE merchants are designated as Level 4 stores, which means stores that process less than 20,000 transactions per year, or Level 3 stores which means stores processing fewer than 1 million transactions per card brand per year.

Introduction

To facilitate the PCI Compliance process for Levels 1-4 the PCI Council has provided Self Assessment Questionnaires (SAQ's) so merchants can self – assess their PCI Compliance. The 5 categories of Questionnaire are shown briefly in the table below. The full documents for each SAQ can be found for your reference by clicking on the relevant links:

SAQ Versions

SAQ Validation Type	Description	SAQ: V1.2
1	Card-not-present (e-commerce or mail/telephone-order) merchants, all cardholder data functions outsourced. This would never apply to face-to-face merchants.	A
2	Imprint-only merchants with no electronic cardholder data storage	B
3	Stand-alone terminal merchants, no electronic cardholder data storage	B
4	Merchants with POS systems connected to the Internet, no electronic cardholder data storage	C
5	All other merchants (not included in Types 1-4 above) and all service providers defined by a payment brand as eligible to complete an SAQ.	D

Please consider each category of SAQ carefully and decide on which merchant category your business falls into. The answer to this question will determine which SAQ will apply to you and can make a huge difference in the scope and complexity of the compliance process.

For example, a merchant using the CRE Secure system who does all business via his/her website only and does not store credit cards in most cases will qualify to use SAQ-A. This SAQ is the simplest of them all and requires answering and dealing with only 13 requirements.

Alternatively, a merchant NOT using the CRE Secure system, and processing cards through their website and storing cards in the database, will likely fall into SAQ-D which requires dealing with and complying with 227 requirements.



IMPORTANT.

Once you have determined which SAQ is applicable to your business, download the relevant SAQ via the links in the table above and fill in the blanks with all information required.

There may be questions you are unable to answer because you do not have the requirements in place. You must attend to those gaps before you can complete the process. CRE Secure can assist you with questions about SAQ – A.

Finally, sign and date the document and send it to your acquirer (your Merchant Bank) via the route specified by each of them. Please contact your acquirer for details on where you must send the completed SAQ.

Your acquirer is the financial institution with whom you have your Merchant Account. If you do not know who that is call the ISO or other party who set up your original Merchant Account. If it was set-up originally through CRE Secure you can email us at support@cresecure.com

A Note about Scans.

Merchants who utilize CRE Secure and qualify for SAQ-A usually are not required to have regular scans of their website. However the PCI Council has left the determination of this requirement to the merchant banks. For this reason we recommend that you check with your acquiring bank on the need to have scans.

If you are required to have scans our partner [Controlscan](#) can assist you with determining the right scanning package for your needs.

