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# Shopping Cart Monitor

## The Simple Way To Comply with PCI 4.0 Ecommerce Requirements.

## Overview

New PCI v4 requirements 6.4.3 and 11.6.1 mandate you to authorize every script that runs on your payment pages and regularly scan for unexpected modifications to your purchase pages that may show indicators of compromise.

Get higher levels of security and comply with these new requirements–all without the need to install or modify a single line of code

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# The Simple Way To Better Protection

Most solutions for meeting 6.4.3 and 11.6.1 are either cloud or software solutions.

After extensive market and technical research, SecurityMetrics chose to implement a cloud-based solution for your E-commerce security and compliance needs rather than an expensive and more vulnerable software solution. We focused on making this solution cost-effective and less invasive for your site.

Below is an analysis of both options.

## Developed by Security Professionals

Get the patented protection that was designed by professional penetration testers and forensic investigators with you in mind.

The goal of the product is to:

- Reduce your work as much as possible to help you meet PCI requirements
- Limit the impact on your environment
- Minimize false positives
- Provide peace of mind

## Understand Your Threats

Get detailed and categorized risks identified by the Shopping Cart Monitor report explaining what threats your payment pages are facing. If needed, experts are also available to help you remediate identified threats.

Shopping Cart Monitor identifies if your business has already been compromised by checking for indicators of compromise (IOC).

| Software Solution | |
|---|---|
| **PROS** | **CONS** |
| • Coverage in all of your geographic regions (runs in every browser)<br><br>• Continual monitoring<br><br>• Can block potentially malicious scripts | • Often extremely costly<br><br>• Requires changes to customer infrastructure (configuration and/or code)<br><br>• Impacts the load-time of the payment page for every customer<br><br>• Carries the risk of a 3rd-party bad-update impacting the functionality of the payment page (i.e., Crowdstrike outage 2024)<br><br>• Can be subverted by skimmers with access to the servers<br><br>• Javascript agents cannot fully meet 11.6 requirements as they cannot monitor security headers |

| Cloud Solution | |
|---|---|
| **PROS** | **CONS** |
| • Effortlessly fulfills new PCI requirements.<br><br>• Can be offered at a more attainable price<br><br>• Does not require any code or process changes<br><br>• Does not impact customer experience<br><br>• Cannot be tampered, subverted, or detected | • Geographically limited to where the scanners are deployed<br><br>• Monitoring is schedule based, not continual<br><br>• Is designed to monitor only. Does not block malicious scripts |

*Table 1. An agentless solution offers more strengths and fewer weaknesses.*

# How does Shopping Cart Monitor protect your payment pages?

**1** **Snapshot of Checkout Process**
Shopping Cart Monitor creates a snapshot of the checkout process and the behaviors involved on the page.

**2** **Look for Modifications (PCI Req. 11.6.1)**
Shopping Cart Monitor looks for payment page modifications, meeting PCI requirement 11.6.1 in having a change and tamper-detection mechanism in place.

**3** **Inventory Javascript (PCI Req. 6.4.3)**
Any javascript on the page is inventoried and documented in order to meet PCI requirement 6.4.3. Both static and dynamically generated javascripts are analyzed and inventoried.

**4** **Analyze and Report**
Shopping Cart Monitor takes the collected data and analyzes it looking for key indicators of compromise—reporting vetted anomalies to you.

# Reasons to Use Shopping Cart Monitor

**Adhere to PCI v4**

Fulfill both the 11.6.1 detection and scanning requirements and catalog your scripts to also comply with requirement 6.4.3

**Easy Implementation**

Monitor is easy to use. It does not require setup or modifications to your existing website.

**Protect Your Company's Image**

Monitor adds validation beyond what a VA Scan, WAF, or FIM product can provide you. Monitor uses SecurityMetrics patented WIM technology to protect your company's brand and customer trust

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# Shopping Cart Monitor Packages

|  | Basic | Plus | Pro |
|---|---|---|---|
| SCM Portal Access | ✓ | ✓ | ✓ |
| Payment Paths Supported | 1 | 1* | 3* |
| Automated Testing Process | – | ✓ | ✓ |
| Forensic Annual Baseline | – | – | ✓ |
| 12 Forensic Review Credits Included | – | – | ✓ |
| Partner Discounts Available | ✓ | ✓ | ✓ |

*Option to add-on payment paths

# FAQ

**What If I Use a 3rd-Party For My Payment Page?**

Monitoring your payment pages isn't just about the security of the actual payment page itself. It takes into account how the rest of your site interacts with it.

Payment pages take one of several forms:

- A web page contained within an application that collects and processes card data
- A web page that displays a 3rd party payment page within an inline element(s) like an iFrame
- A web page that redirects to a 3rd party payment page hosted on their domain

If you host your own payment page or embed a third party payment processor on your page using an iFrame, then you are responsible for your own monitoring. If you redirect to a third party using a button (e.g. PayPal), then you aren't required to monitor yourself.

If you aren't sure how your payment page is hosted, contact us and we can help.

# About SecurityMetrics

We secure peace of mind for organizations that handle sensitive data. We hold our tools, training, and support to a higher, more thorough standard of performance and service.

We are a PCI certified Approved Scanning Vendor (ASV), Qualified Security Assessor (QSA), Certified Forensic Investigator (PFI), and Managed Security provider with over 20 years of data security experience.

From local shops to some of the world's largest brands, we help all businesses achieve data security through managed services and compliance mandates (PCI, HIPAA, HITRUST, GDPR). We have tested over 1 million systems for data security and compliance.

**Want to learn more about how Shopping Cart Monitor can protect you from ecommerce threats?**

**Learn More**

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