
Middle East Payment Services Company



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ABBREVIATIONS

ATM	<i>Automated Teller Machine</i>
ATS	<i>Automatic Transfer Switch</i>
BAAS	<i>Backup as a Service</i>
BIA	<i>Business Impact Analysis</i>
BC	<i>Business Continuity</i>
CEO	<i>Chief Executive Officer</i>
DBA	<i>Database Administrator</i>
DC	<i>Data Center</i>
DDOS	<i>Distributed Denial of Service</i>
DR	<i>Disaster Recovery</i>
DRAAS	<i>Disaster Recovery as a Service</i>
DSS	<i>Data Security Standard</i>
ERG	<i>Emergency Relocation Group</i>
IT	<i>Information Technology</i>
KMU	<i>Key Management Unit</i>
LLC	<i>Limited Liability Company</i>
MDB	<i>Main Distribution Board</i>
MEPS	<i>Middle East Payment Services Company</i>
NDA	<i>Non Disclosure Agreement</i>
OS	<i>Operating System(s)</i>
PCI	<i>Payment Card Industry</i>

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<i>POS</i>	<i>Point Of Sale</i>
<i>RTO</i>	<i>Recovery Time Objective</i>
<i>RPO</i>	<i>Recovery Point Objective</i>
<i>SPOF</i>	<i>Single Point of Failure</i>
<i>UPS</i>	<i>Uninterruptable Power Supply</i>

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EXECUTIVE SUMMARY

BACKGROUND

Middle East Payment Services Company (MEPS) was established as a regional company in 2009 capitalized at JD8.6 million. MEPS is a payment processor, card issuer and merchant acquirer of payment cards in Jordan, Palestine and Iraq. MEPS is therefore a regional payment services provider, offering secure e-commerce payment gateway solutions, PCI and security services, as well as a comprehensive set of customized value-added services to meet the growing demand for payment solutions throughout the region.

Consumers in the Middle East are increasingly following the latest global trends by shifting towards payment settling using electronic cards. It is up to banks, financial services companies, payment services providers and retailers worldwide to ensure that the credit, debit or prepaid cards they offer to their customers are secure and fulfill their payment settlement needs.

MEPS services are focused on banks, financial services companies, retailers and consumers. The services facilitate credit, debit and prepaid card transactions through third party processing, ATM management, merchant acquiring, e-payment gateway solutions, mobile payments and a range of Point of Sale (POS) services.

MEPS achieved a PCI DSS certification in June 2012 and are a Participating Organization member of the PCI Security Standards Council.

THE ASSIGNMENT

In December 2015, MEPS contracted Amon Technologies LLC to assess the existence and status of their current disaster recovery and business continuity plans. The scope of the assessment and planning services covers the following areas:

- ◆ Assessment of disaster risk
- ◆ Review of business goals & objectives
- ◆ Identify mission critical business functions
- ◆ Review of specific requirements (regulatory , industry standards, compliance etc)
- ◆ Identify single points of failure (human resources , software equipment and infrastructure)
- ◆ Identify Recovery , Restore & Transfer issues

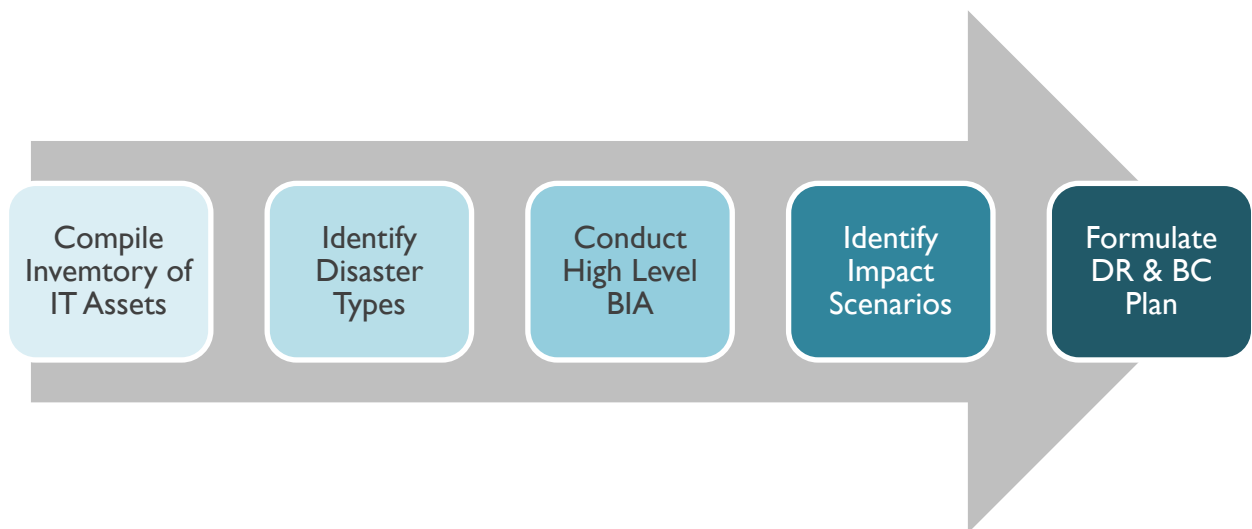
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- ◆ Identify Technical Issues (hardware, networking, applications, power & environmental)
- ◆ Define RTO, RPO and SRO objectives.
- ◆ Recommendations (high level requirements , detailed budgetary costs
- ◆ Executive communication Plan
- ◆ Public relations & media response
- ◆ Damage assessment for insurance claims
- ◆ Staff and customer communications

METHODOLOGY

Our methodology for this assignment is based on a sequential five-step approach:



- Step 1 Compile an inventory of IT assets covering hardware and communications equipment, software applications, operating systems and tools licenses, internet connectivity and IT related human resources.
- Step 2 Perform a high level Business Impact Analysis (BIA) by assigning “essentiality” and “criticality” levels for each IT asset and setting acceptable Recovery Time Objectives (RTO),
- Step 3 Identify and classify the various types of disasters (natural or otherwise) that would negatively impact and/or disrupt operational sustainability.
- Step 4 Identify and classify the operational and financial impacts of business disruption.

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Step 5 Formulate a high level DR and BC plan by cross-referencing the results and analysis of data provided in Steps 1-4

The **BIA** will document the potential impacts resulting from disruption of business functions and processes. Scenarios resulting in significant business interruption will be assessed in terms of financial impact (high, medium, low) wherever possible. **MEPS** will be able to compare budgetary costs with the costs for possible recovery actions and strategies.

The **BIA** will also prioritize the order of events for restoration of the business with processes with the greatest operational and financial impacts being given a priority to be restored first.

The operational and financial impacts resulting from the disruption of business functions and processes to be considered include:

- ◆ Loss of sales and income
- ◆ Delayed sales or income
- ◆ Increased expenses (e.g., overtime labor, outsourcing, expediting costs, etc.)
- ◆ Regulatory fines
- ◆ Contractual penalties
- ◆ Customer dissatisfaction or defection
- ◆ Delay of implementing new business plans

Various business disruption scenarios to be considered are:

- ◆ Physical damage to your building due to natural or manmade causes
- ◆ Damage to or breakdown of systems or equipment
- ◆ Restricted physical access to your site or building
- ◆ Interruption of the supply chain including failure of a supplier or disruption of transportation of goods from the supplier.
- ◆ Extended electrical power outage
- ◆ Damage to, loss or corruption of **IT** equipment including voice and data communications, servers, computers, operating systems, applications, and data
- ◆ Absenteeism or fast turnover of essential **IT** employees

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