CRE Loaded

6.4.1

Installation

and

Guide to PCI Compliance

CRE Loaded PCI B2B
CRE Loaded PCI Pro
CRE Loaded PCI Community Edition (CE)
December 22nd 2009

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REVISION HISTORY

Name	Title	Date of Update	Summary of Major Changes
CRE Loaded	Version 6.4.1 • Pro • B 2 B • CE	December 22nd 2009	See separate documents
CRE Secure™ Payment Module	Version 1.0	June1st 2009	First Release

APPLICATION SUMMARY

Name:	CRE Loaded
Specific File Version Numbers:	Professional, B 2 B and CE versions. Release 6.4.1.
Credit Card Server:	N/A
Back Office:	N/A
Setup:	N/A
Operating Systems:	Linux
Code base DB engine:	MySQL
Application Description:	Ecommerce application and Payment Module
Application Environment	PHP 5.2 and above
Application Target Clientele:	Small to Medium Business

Note: This Implementation Guide is reviewed with each new release of the CRE Loaded application. This includes version releases and patches which occur approximately 3-4 times per year. This Guide is provided with each downloaded application or patch and in addition the Guide is made available on the corporate website at www.creloaded.com.

WHAT'S NEW IN CRE LOADED 6.4.1

CRE Loaded 6.4.1 is available in the Pro, B 2 B and Community Edition (CE) versions. Now that you have acquired your new software, you should be aware of some very important differences between this new version of CRE Loaded and *all previous versions.*

The major differences can be summarized as follows:

(1) The CRE Loaded 6.4.1 application has been further updated to improve the security of the processing and transmission of all credit card information.
(2) The CRE Secure Payment Module which ships with all versions of 6.4.1 does not allow any storage of credit card numbers or CCV information in the database as could be done with payment modules in versions prior to 6.4.
(3) If the software is operated as directed with the CRE Secure Payment Module enabled, merchants will be able to become PCI compliant quickly by filling out Self Assessment Questionnaire A (SAQ – A) and faxing it to your merchant account bank.
(4) The CRE Secure Payment module does not transmit, process or store any cardholder data. The module simply calls the CRE Secure hosted payment page solution for card security, where merchant customers enter their credit card information in a page hosted offsite in CRE Secure's PCI Compliant data center.
(5) The CRE Secure Payment Module also enables our patent-pending CRE Secure HTML Clone^{TM} technology that ensures a consistent customer experience through the payment process.
(6) CRE Loaded 6.4.1 and the CRE Secure^{TM} payment module V1.0 have been validated as compliant to PCI PA-DSS security standards.

Provided CRE Loaded 6.4.1 is set-up and operated according to the instructions set out below, you will be able to quickly and easily become PCI compliant and be able to assure your customers that your online store meets the highest industry standards for protecting their credit card information.

Note that all software vendors who sell applications that process, transmit or store credit card information are <u>required</u> by the Payment Card Industry Council (PCI Council) to meet the Payment Application Data Security Standard (PA –DSS) and to enable merchants to become PCI Compliant.

CRE Loaded 6.4.1 Pro, B 2 B and CE versions as well as the CRE Secure Payment Module version 1.0 included with each application, have been validated to meet the standards of the PA - DSS.

For this PA-DSS assessment, Chain Reaction Ecommerce Inc. worked with the following PCI SSC approved Payment Application Qualified Security Assessor (PAQSA):

ASSESSOR

Coalfire Systems, Inc.
150 Nickerson Street Suite 106
Seattle, WA 98109

CRE LOADED 6.4.1 IMPLEMENTATION GUIDE.

CRE Loaded is a very powerful and feature-rich ecommerce program. Because of this, and because it must run on a website server that is accessible from the internet, installing CRE Loaded can be a fairly complex and involved process. You will need a lot of technical information about the server where you intend to host your website. You will also need to be able to upload the CRE Loaded files to the server by FTP, create a database and set security parameters, etc. If you know what all this means and are comfortable installing CRE Loaded yourself please go to Section 1 below to begin.

If you don't feel comfortable doing this yourself, or if you don't have a tech person to do it, Chain Reaction Web can install CRE Loaded for you, for a small fee. Call 800-609-2141 if you would like Chain Reaction Ecommerce to install the software for you.

If you wish to continue and install CRE Loaded yourself, please follow the instructions below.

INITIAL SETUP & CONFIGURATION

Preparation for Installation

There are a number of technical requirements that must be in place before you can start to install CRE Loaded 6.4.1. Below you will find a list of those technical requirements, in the section headed `The (Absolute) Minimum Basic Requirements'. Most of these can be done by simply telling your host what you will need to run your store. Please check the requirements and ensure that they are in place before you start.

CRE Loaded 6.4.1 and PCI Compliance.

If you want to have your customers pay you with credit cards on your ecommerce site, you must also address the issue of PCI Compliance.

Chain Reaction Ecommerce takes security very seriously and is particularly concerned about the security of our merchants' 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 essential security requirements for the handling of cardholder information and Software developers and Merchants are required to comply with these security requirements, summarized in the Payment Card Industry Data Security Standards. (PCI-DSS). (Details of the PCI – DSS can be found at https://www.pcisecuritystandards.org/)

Our independent auditors have validated that CRE Loaded 6.4.1 meets the security requirements for software applications under the PCI Council PA-DSS.

All merchants are also required to be PCI Compliant as a significant part of the PCI-Data standards apply to the merchant servers and hosting environment. In addition there are many processes and procedures as well as extensive documentation that go into the process of becoming compliant. All of this can be expensive, time consuming and complex for the merchant.To assist you with this, CRE Loaded with partner company CRE Secure, have included technology in 6.4.1 that reduces the path to compliance to four simple components:

(1) Install and configure CRE Loaded 6.4.1 as described in the instructions below.

(2) Install and configure the CRE Secure payment module in your admin. (See the section on Payment Modules below)

(3) Set up your CRE Secure Account at www.cresecure.com.

(4) Complete paperwork attesting your compliance for your bank.

 (Note: some merchants may also be required by their bank to scans. See below.)

Payment Modules.

As outlined above CRE Loaded takes the security of it's merchant stores and their customer cardholder information very seriously. For this reason, CRE Loaded 6.4.1 has been designed to work with payment modules that enable the security of credit card information to the standards of PCI Compliance.

The modules we have made available in CRE Loaded 6.4.1 do 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 in your store and be able to achieve PCI Compliance in the simplest possible way.

 We have tried to keep this process as simple as possible. There are two parts:

(1) The technical requirements for installation and configuration.

(2) Additional steps that will be required to complete your PCI Compliance.

CRE Secure serves the pages that take your customers' credit card information from our PCI Compliant Data center so you do not have to implement PCI security standards *around your store*, to protect cardholder data.

You may have seen hosted options like this before but usually your customer is taken to an ugly payment page that looks nothing like your store and perhaps just has your logo in the corner.

Because of our exclusive technology,our payment page is different*. The payment page we serve to your customer looks almost exactly like all the other pages in your store*. *Without you doing anything, even if you change your design.* This process is managed by our patented HTML Clone^{TM} technology.

As you go through the installation instructions for CRE Loaded 6.4.1, 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 quickly and easily achieve PCI Compliance.

During Installation

(1) Install or upgrade to CRE Loaded 6.4.1

(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) Install and set up the CRE Secure Payment Module in the Admin of your store.
(6) Enter your CRE Secure details in your CRE Secure Payment Module.
(7) Complete PCI Self Assessment Questionnaire (SAQ) version – A and fax it to your merchant bank. (Explanation below)
(8) Arrange quarterly scans (Only if your store processes more than 20,000 transactions per year, per card brand.)

That's it. You are done!

Basic Server Configuration.

The server on which you decide to host CRE Loaded 6.4.1 will need to be set-up with some basic requirements before you install the application otherwise it will not run. These requirements can be set up by your hosting provider upon your request:

The (Absolute) Minimum Basic Requirements

CRE Loaded 6.4.1 is designed to run on a so – called LAMP server. This is an acronym which means the server is set up with the Linux Operating system (L), the Apache web server (A), a MYSQL database, (M) and it can run PHP code. (P) The following versions of these components will be required for the proper running of CRE Loaded:

- The Linux Operating System
- The Apache Web Server version 1.3 or greater, with mod_ssl.
- MySQL database version 5.0.12 or greater.
- PHP 5.2. or greater
- Secure Sockets Layer (SSL) Certificate.

NOTE. You must also have an SSL Certificate installed by your host. You will need to enable this during the install process.

These components must be compiled in:

- MySQL support
- PCRE support
- ZLIB support
- cURL support
- GD support - recommend the bundled GD library
- ICONV support
- EXIF support - optional, but required for full functionality
- FTP support - optional, but required for full functionality

The follow configuration settings can be set in the php.ini, httpd.conf or in the .htaccess, but they must be set as:

- Register_globals can be on or off, recommended setting is off

- safe_mode - must be off
- session.auto_start - must be off

- magic_quotes - must be off

- file_uploads - must be on
- allow_url_fopen - must be on
- allow_url_include – recommended setting is off

Do we support any other types of servers?

Officially, we do not support any other servers or configurations. However, there are reports of successful CRE Loaded installations on WAMP servers. This is a server running the Windows operating system with Apache Web Server, MySQL and PHP.

Upgrading Software

If you are upgrading to 6.4.1 from a previous version of CRE Loaded, note that you will require a new empty MYSQL database set up on your server to copy across your data. This can be arranged via your host. Please make a note of the path to this new database as you will need this during the upgrade process. Installation instructions for Upgrading are contained after the instructions for a new store install.

Merchant Accounts.

If you want your customers to pay for goods in your online store by credit card, you will need a Merchant Account to process your transactions.

If you do not have a Merchant Account, you will find links at the end of the installer or you can go here to apply for a merchant account.

Note that if you are starting fresh and you have never had a Merchant Account before, it may take a few days for the bank to set up your account. This is standard for all merchant accounts and you will be subject to a credit check. Information on merchants accounts can be found on www.cresecure.com
.
Remember, to complete your PCI compliance you must set up your account at www.cresecure.com.

INSTALLATION OF CRE LOADED 6.4.1 FOR A NEW STORE

If you are starting a new store and NOT upgrading from an earlier version of CRE Loaded, follow the instructions here. Instructions for upgrading from an older version of CRE Loaded can be found after the New Store instructions.

You should now have everything you need to begin the installation and set-up of your store on your server. Note that the following installation instructions are common for all three versions of CRE Loaded, Professional, B 2 B and CE.

Step 1. Unzip the Catalog.zip file

If you are reading this document you will already have downloaded the CRE Loaded application into a folder on your hard drive and unzipped the package to the folder. You should see two files in the folder. The first file is this document labeled `CRE Loaded 6.4.1 installation instructions'. The second should be another zip file labeled catalog.zip.

Now unzip the catalog.zip file into either the same folder or another sub-folder if you wish. Make a note of the names of the folder that you unzipped the files to.

Step 2. Upload the Files to Your Web Server

When the catalog.zip has been unzipped, open your FTP client and upload all of the files and folders into the root directory of your website, or a folder or directory of your choice.

There are hundreds of files to upload, so it may take some time. Be patient.

Note that in this release we have included English language files only to simplify installation. CRE Loaded 6.4.1 still supports other languages. If you need these other languages you can find the files with instructions at www.creloaded.org.

Make sure all of the files have been uploaded. In rare cases, connection problems may interfere with the upload process and prevent a file or two from uploading properly. Missing files will prevent your store from operating properly -- this is the most common installation problem, and can be a real headache. A simple way to check that all of your files are uploaded is to compare the number of files in the folder you unzipped to on your computer and the number of files uploaded to your website root directory -- if these numbers are not the same, upload all of the files again.

Step 3. Set Permissions

In order to create your database and set up your CRE Loaded store, you must first set the permissions for a number of files.

You will need to do this step from your FTP client. To set the permissions, first go to the folder on your server that you have copied all the files to.

For each of the following files and folders right click and select `permissions'. In the dialogue box you will see several columns of check-boxes headed `Owner' `Group' and `'Public' For all three categories, check Read, Write and Execute. Then click "Apply" and "OK".

Please note the correct path to the folders:

admin/includes/configure.php
includes/configure.php

admin/backups/
admin/images/graphs/
cache/
images/
images/banners/
images/logo/
images/events_images/
includes/header_tags.php
debug/
tmp/
temp/
library/ - if Pro or B2B
includes/languages/..../mainpage.php
includes/languages/..../header_tags.php
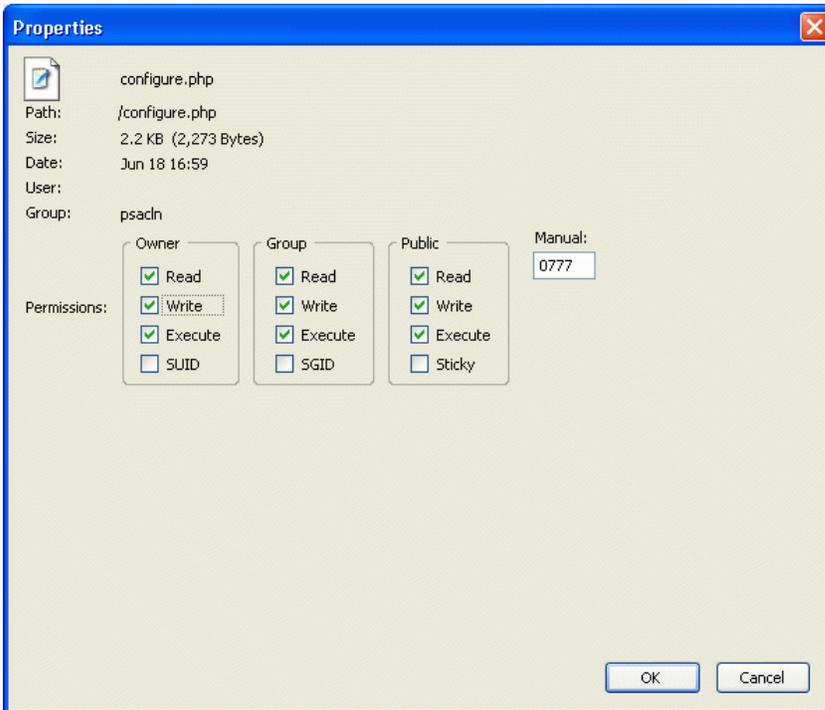
Step 4. Create Your Database

Now you must create a database for your website. You will do this by going to the administration tool that your web host has provided you with to access your website. Because web hosts use different administration tools, you will have to check with your web host or system administrator and follow their procedure for setting up your database. The admin interface they use may be something like Plesk or it could be an in-house interface such as the one you log into at Godaddy. Usually though, the interface will be accessed via a web-browser. Note, remember in the section on Basic Requirements, we told you will need to ask your host for MYSQL version 5.0.12 or above capability on your server.

While you are going through the process of setting up your database with your host or

administrator you will need to make a note of the following information for use later in the installation process:

Database Name
Database User
Database User Password
Database Host

Note: If no Database host is provided you should use `localhost'

Step 5. Install the CRE Loaded Software

Now, using your web-browser go to:

www.*mystore*.com/install where mystore is the URL for your website address. (Note. This would be the path if you have copied all your files above into the *root directory*. If you set up another folder for your store location the path would be www.mystore.com/somefolder/install/)

This will take you to **Installer Screen 1.** You will see the following screen:
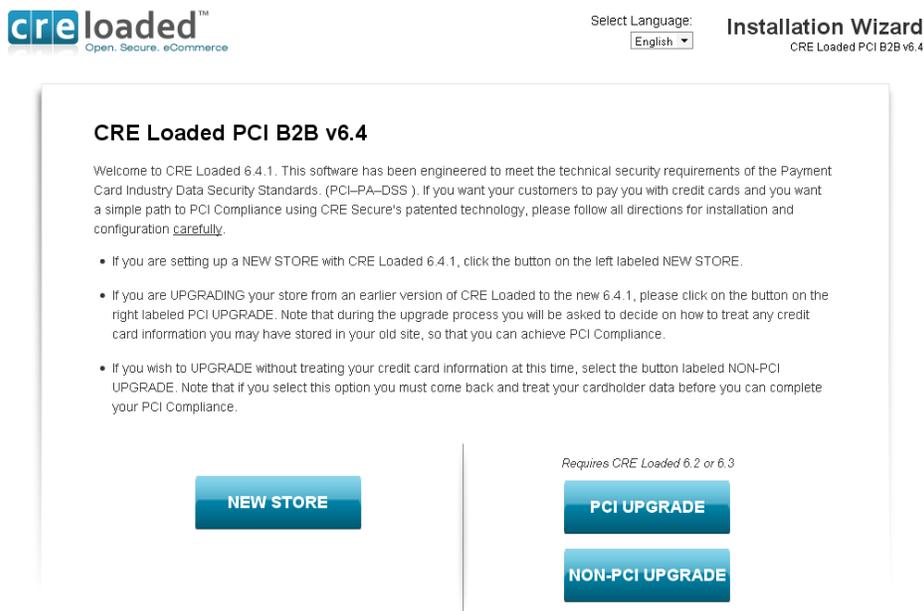
When installing a new store from scratch click on "New Store" at the bottom left of the screen.

This will take you to **Installer Screen 2**, which checks your settings to be sure everything is ready for the installation:

All of the folders and files under "Directory and File Permissions" need to be writeable. If any of the items on the checklist show red or not ready you will need to go back to Step 3 and check that you have set permissions correctly.

If all items are ok they will be shown as green in the right hand column. Click continue to go to **Installer Screen 3.**
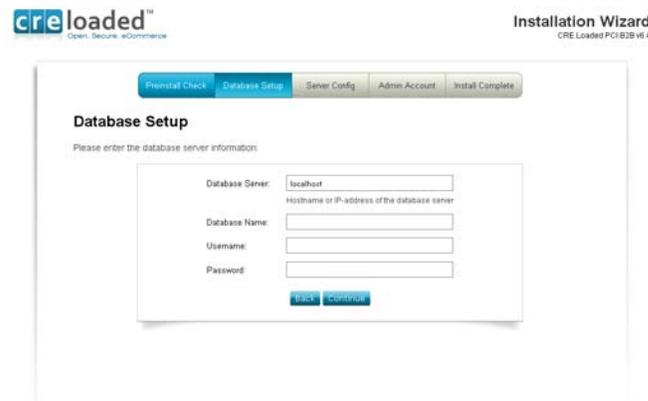
Fill in the information here for your database -- you should have it all written down on the page you printed in **Step 4** above -- and click "Continue" when you are done. Be sure to enter the information for the database, not for your website!

When you have entered all of the information correctly, you will see **Installer Screen 4.**
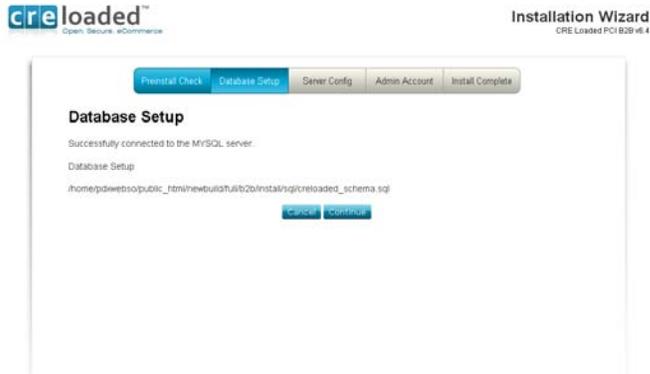
This screen simply confirms the information you entered above. Click "Continue" to begin importing your database.

If you do not see this screen, don't panic! Just click the "Back" button in your browser and enter the information again.

You will see the confirmation on **Installer Screen 5** that the database has been successfully imported.
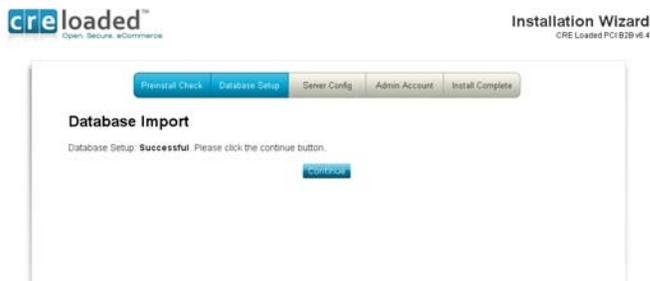
Click "Continue" to go on to **Installer Screen 6**.

On this screen you will enter your web server information:

CRE Loaded will have selected default values for you. Do not change them unless you have a specific reason to.

You will require a secure connection for payment processing in order to be PCI Compliant so make sure you check the box to "Enable SSL Connections."

When you have completed all information, click `Continue'.

On **Installer Screen 7**, you will enter your name, email address, and a password.

This will be the email address and password that you want to use to log into the administration area of your store. Also any administrative emails from your CRE Loaded store will be sent to this address, so double-check that it is correct. (And if you ever forget your password and ask that it be emailed to you, it will be sent to this email address.)

When you have entered your information and checked that it is correct, click "Continue."

You should now see the **Installer final screen,** with the confirmation that your CRE Loaded store has been successfully installed:
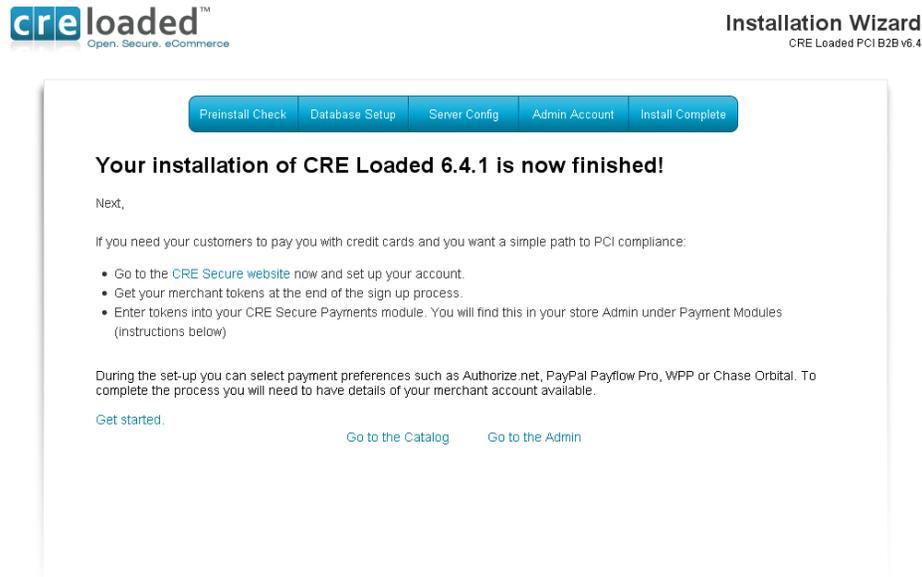
Congratulations! CRE Loaded is now fully installed on your server!

Step 6.

Next,

If you need your customers to pay you with credit cards and you want a simple path to PCI Compliance:

- Go to the CRE Secure website now and set up your account.

- Get your merchant tokens at the end of the sign up process.

- Enter the tokens into your CRE Secure Payments module. (You will find this in your store admin under `Payment Modules' (instructions below)

During the set-up you can select payment preferences such as Authorize.net, Paypal Payflow Pro, WPP or Chase Orbital. To complete the process you will need to have details of your merchant account available.

Get started

Remember, this step is essential to achieving compliance through CRE Secure. When finished, go to Step 7.

Step 7. Resetting your Security and Permissions.

Next you must reset the Permissions on your configuration files. This is essential for security to prevent unauthorized people from getting into your store.

With your FTP client, go to the install folder once again and delete the entire folder. Now, following the same procedure you used in **Step 3 above** to set the Permissions, change the Permissions on these files /admin/includes/configure.php and also /includes/configure.php to 0444. Leave all other files with the same permissions used from **Step 3 above**.This will ensure that only you can make any changes to your store.

Step 8. Login to the Administration Area of your Store.

With your web browser go to www.mystore.com/admin and log-in to the new store Admin. Use the email address and password you used during the installation of your store. If you purchased CRE Loaded Pro or B 2 B, the first time you log-in you will be asked to register the installation. You were given your serial number on your confirmation page at purchase. (If you did not write this down or print it out you can go to www.creloaded.com, login with your account details and find it in your order history.)

Note that you will need to validate your CRE Loaded 6.4.1 software with this serial number in order to receive support and updates for your application.

(Users of our free CRE Loaded Community Edition (CE) do not need to enter a serial number as support is not included with this version. You can however purchase support for the CE version by calling 800-609-2141.)

Enter your serial number and click "Validate Serial Number." When registration is complete, you will see a Product Registration confirmation. Click "Continue" to proceed to your Admin.

Step 9. Configuring your Payment Modules.

NOTE. In this section you will configure your *CRE Secure Payment module and other modules you may wish to use.* This is also an essential part of your CRE Secure process. 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.

After logging into the admin area, click on the `Modules' link on the left hand navigation. On the Modules page, select the module labeled `*Credit Card via CRE Secure'* at the top of the modules shown. Click on the module and highlight it. The module has been pre-installed for your convenience. On the right hand side of the screen you will see the `edit' button. Click this to configure the payment module with your account settings.

Here you will choose settings for things like what credit cards you want to take on your store, the display to `show incomplete orders', pending order status and complete order status. (See screen below)

You will also need to enter your CRE Secure Account ID and CRE Secure API Token in the input fields required. These are the Payment Module codes provided when you set up your new

account at www.cresecure.com. Please ensure you enter the codes correctly. Without these you will not be able to process credit cards in your store!

Please contact CRE Secure on 800-609-2141 or support@cresecure.com. If you have any questions about the set up of CRE Secure.

Note the that in addition to the *Credit Card via CRE Secure* payment module we have included several Paypal payment modules for your convenience. The Paypal *Website Payments Standard* module is pre-installed. You will need a Paypal account to use this module and this can be set-up at www.paypal.com. This module will allow your customers to pay you with their Paypal account. It can be uninstalled by clicking on `uninstall'.

We have also included the *Paypal Express Checkout* module in 6.4.1. If you wish to use this you will need to install it by clicking the install button on the right hand side of the screen and you will also need to set-up your account for this at www.paypal.com.

Please note we have also included references to two other Paypal payment products, Paypal *Website Payments Pro* (WPP) and *Paypal Payflow Pro*. (PFP). Both of these products require you the merchant to be responsible for PCI Compliance, unlike the other Paypal products referred to above.

For this reason we have made both of these Paypal products available to youby using the Credit Card via CRE Secure module. To connect to these Paypal products and ensure an easy path to PCI Compliance with the benefits of our HTML Clone technology just ensure this module is installed and then go to the account set up area at the CRE Secure website and add Paypal WPP or PFP. to your account once you have set it up. At then end of the process you will be provided with your account tokens.

Then return to the `modules' area in your admin. Click and highlight either WPP or Payflow Pro, depending on which one you have set up. Place the tokens you got from CRE Secure in the appropriate place on the right hand side. As above, you can also choose settings for things like what credit cards you want to take on your store via these options, the display to `show incomplete orders', pending order status and complete order status. (See screen above)

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

Step 11. Troubleshooting

If you have purchased CRE Loaded Pro or B 2 B or are a Chain Reaction Web hosting customer you can receive technical support by emailing support@creloaded.com

If you are using our free CE version of CRE Loaded you are not eligible for free support. However, there are several fee-based support options are available at www.creloaded.com You can also find solutions for free in the forums at www.creloaded.org

STEP 12. 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. Most CRE merchants are designated as a Level 4 store, which means stores that process less than 20,000 transactions per year or Level 3 stores which stores processing fewer than 1 million transactions per card brand per year.

Introduction to the PCI-DSS Self Assessment Questionnaire. (SAQ)

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

CRE merchants using the CRE Secure payment module and service are able to qualify to use the simplest Self Assessment Questionnaire, SAQ category A.

To complete the requirements for your PCI Compliance go to here to download SAQ – A and fill-out the `Attestation of Compliance'.

IMPORTANT.

Once you have downloaded the SAQ-A you will find that many of the answers have been pre-filled for you by CRE Secure. These answers are based on the assumption that you have followed **all** of the process described above. If you have **NOT** followed all requirements you <u>must</u> re-evaluate those answers before submitting your SAQ.

Please fill in the remaining blanks with the appropriate information and answer the remaining questions, for example, you need to attest that you have read the PCI – DSS and fill in your business details.

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 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

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**

A Note About Scans.

Most merchants who utilize CRE Secure will not be required to have regular scans of their website. However the PCI Council has left 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.

Getting Started in Your Store.

After you have completed all the processes above you can now get down to the business of running your store. To get started on things like listing and pricing your products and uploading images to your catalog, go to the Quick Start Guide available under `Documentation' at www.creloaded.com.

UPGRADING TO 6.4.1 FROM EARLIER VERSIONS OF CRE LOADED.

To UPGRADE your store from a previous version of CRE Loaded, first follow steps 1 through 4 above. Note that to upgrade your store you will need to set up a new database as in step 4 because you will need to import your current database into the new database.

PLEASE NOTE: In step 2 (from above) you will need to upload to a sub folder and NOT over your current live 6.2 site. For example, create a new sub folder for the 6.4 files called "catalog_new" and upload the files for 6.4 into that folder. So the new path would be as follows www.mystore.com/catalog_new/

This means that in the pre-requisites you will need to set up another, clean database in addition to the one you already have. Remember to give this new database another name, different from your existing one and write down the information on its location etc.

Take particular note of all the absolute basic minimum requirements for your server before you start. For PCI Compliance and the CRE Secure process you MUST have an SSL certificate installed.

Upgrade Step 5
Once you have completed the Steps 1-4 use your browser to go to
www.mystore.com/catalog_new/upgrade/ where mystore is the URL for your website address. (Note. This would be the path if you have copied all your files above into the *catalog_new directory*. If you set up another folder for your store location the path would be *www.mystore.com/catalog_new/upgrade/*.)
You should then see the following screen, **Installer Screen 1:**

To install the upgrade to your existing store and become PCI Compliant via CRE Secure, click on `PCI Upgrade'. Note that during the upgrade process you will be asked to decide on how you may want to treat any credit card information you have stored in your existing website. This is an essential step for PCI Compliance. You will be taken to **Installer Screen 2.**

(If you do not wish to treat you credit card information at this time click on `Non PCI Upgrade'. Remember though, if you choose this option you MUST come back later and treat your stored card data before you can become PCI Compliant.

Installer Screen 2 is the same as for the new install. This checks your settings to be sure everything is ready for the installation. Note that if any of these parameters shows red, go back and check you permissions setting to ensure everything is writable.

Click `Continue' to go to **Installer Screen 3**. On this screen you will need to tell the installer where your existing site lives that you will be upgrading.
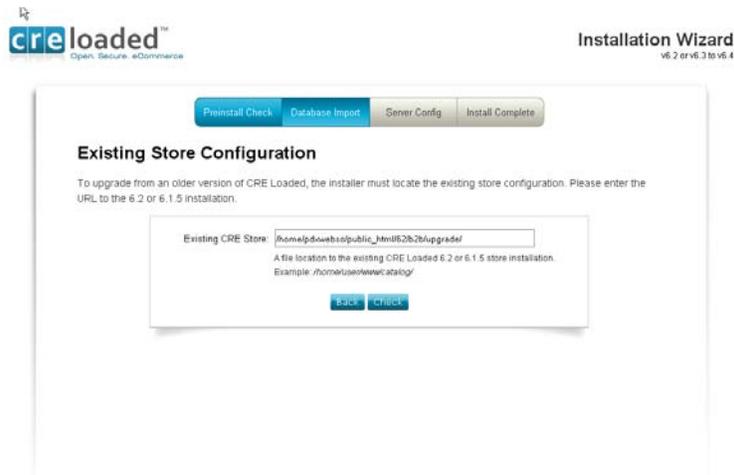
Once you have entered the correct path, click `check' at the bottom of the page. You will then be taken to **Installer Screen 4.**

This screen confirms that the store location has been found. Make sure that the information displayed is correct and then click `Continue'.
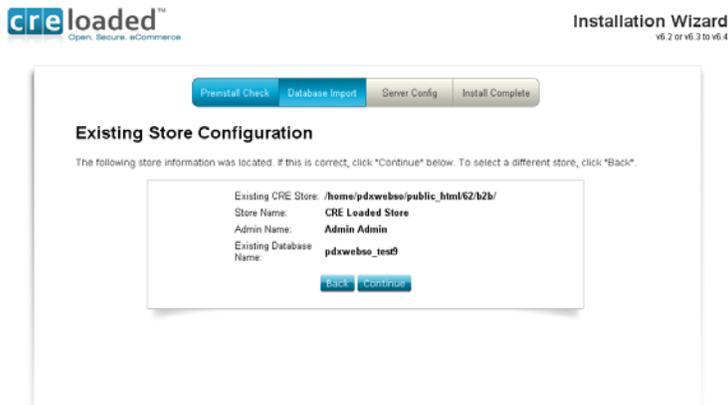
Installer Screen 5 is where you will enter the details of your new database.
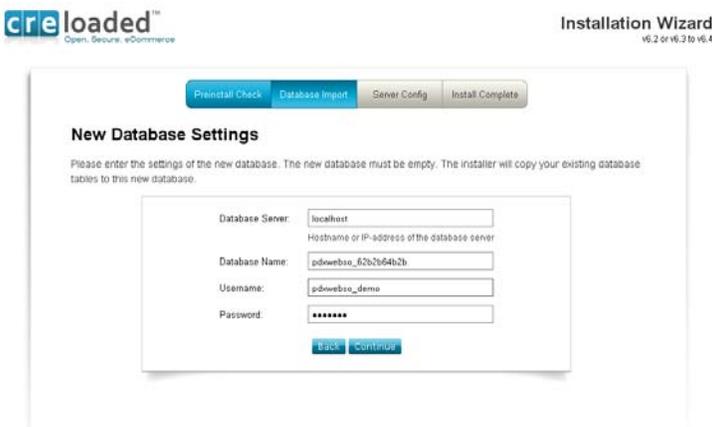
Once you have filled in the details of the database click `continue'.

If your database credentials are correct you will go straight to **Installer Screen 6.**

If there are errors in the database information you will go to an error screen. If this occurs, go back to your database and check to see if you have the correct information.

Installer Screen 6
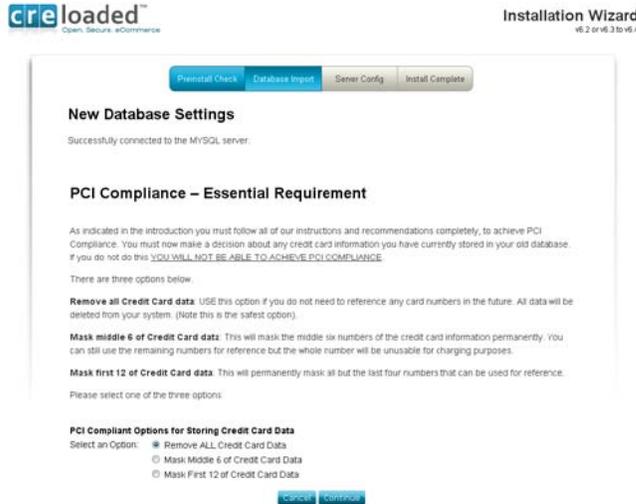
On this screen you will need to make a decision about any credit card information that you may have currently saved in your *existing* **store**. For the RapidPCI^TM Process, <u>this is an essential step</u>. The PCI standards advise that no credit card data is stored on your site. If you want to retain <u>part</u> of the credit card numbers for reference purposes (say the last 4 digits,) that is acceptable. We would advise however that if you have no reason to keep this information, delete all of it and that will ensure the security of your store. You have three options to choose from in the way any existing card holder data will be treated:

- Remove ALL Credit card Data
- Mask middle 6 digits of credit card number
- Mask first 12 digits of credit card number

Note that in all three cases, you will no longer have access to the full cardholder number so you will not be able to use the number again. You would only keep partial numbers for reference purposes.

Select which option you would prefer and click `Continue'. Any Credit card data imported to your database will be treated according to your selection.

Installer Screen 7

This next screen will confirm that your existing database has been copied over correctly to the new one.
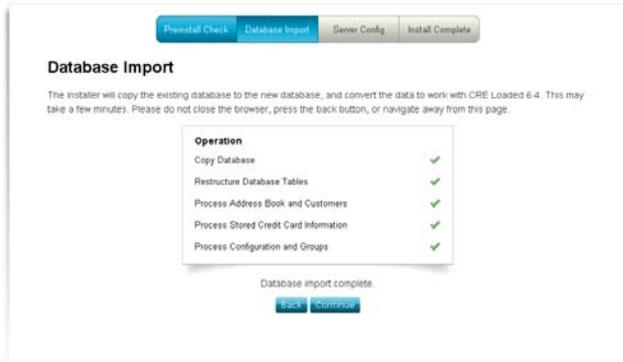
This may take a few minutes depending on the size of your existing database. Do not close the browser during this process. If any problems arise, go back and check the settings on your database.

When the process is complete, click on `Continue'.

Installer Screen 8

On this screen you will enter your server information. CRE Loaded will have selected default values here for you. Do not change them unless you have a specific reason to.

You MUST have a secure connection for payment processing in order to be PCI Compliant so make sure you check the box to "Enable SSL Connections."

When you have completed all information, click `Continue'. To reach the final installer screen.

Final installer screen.

Congratulations! CRE Loaded is now fully installed on your server! Follow the directions for Step 6 on the screen.

Step 6. Set – Up your CRE Secure Account Account.

Next,

If you need your customers to pay you with credit cards and you want a simple path to PCI Compliance:

- Go to the CRE Secure website now and set up your account.

- Get your merchant tokens at the end of the sign up process.

- Enter the tokens into your CRE Secure Payments module. (You will find this in your store admin under `Payment Modules' (instructions below)

During the set-up you can select payment preferences such as Authorize.net, Paypal Payflow Pro, WPP or Chase Orbital. To complete the process you will need to have details of your merchant account available.

Get started

Remember, this step is essential to achieving compliance through CRE Secure. When finished, go to Step 7.

Step 7. Reset your Security and Permissions.

Next you MUST reset the Permissions on your configuration files. This is essential for security to prevent other people getting into your store. With your FTP client, go to the install folder again and delete the entire folder. Now, following the same procedure you used in **Step 3 above** to set the Permissions, change the Permissions on those same files to 0444. This will ensure that only you can make any changes to your store.

Step 8. Login to your Store Administration Area.

With your web browser go to www.mystore.com/admin and log-in to the new store Admin. Use the email address and password you have been using for your old store, this will not have changed.

If you have upgraded from CRE Loaded 6.3.x your existing Serial Number will carry over into 6.4.1. When you purchased CRE Loaded 6.3 Pro or B2B one year of service was included in the price. Upgrading from 6.3 to 6.4.1 is free. Your one year of service from 6.3 will continue through and will expire on the same date that it would have expired on if you remained on 6.3. Additional service can be purchased if you wish from www.creloaded.com

If you are upgrading from any version of CRE Loaded Pro or B2B *earlier* than 6.3, you will have been issued with a new serial number. When you login to your 6.4.1 store admin for the first time, you will need to validate your serial number in order to receive support and updates for your application. You were given your serial number on your confirmation page at purchase. (If you did not write this down or print it out you can go to www.creloaded.com, login with your account details and find it in your order history.)

Enter your serial number and click "Validate Serial Number." When registration is complete, you will see a Product Registration confirmation. Click "Continue" to proceed to your Admin.

(Note. Users of our free CRE Loaded Community Edition do not need to enter a serial number as service is not included with this version. You can however purchase service by calling 800-609-2141.)

Step 9. Configuring you Payment Module

NOTE. In this section you will configure your *CRE Secure Payment module and other modules you may wish to use.* This is also an essential part of your CRE Secure process. 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.

After logging into the admin area, click on the `Modules' link on the left hand navigation. On the Modules page, select the module labeled `Credit Card via CRE Secure' at the top of the modules shown. Click on the module and highlight it. The module has been pre-installed for your convenience. On the right hand side of the screen you will see the `edit' button. Click this to configure the payment module with your account settings.

Here you will choose settings for things like what credit cards you want to take on your store, the display to `show incomplete orders', pending order status and complete order status. (See screen below)

You will also need to enter your CRE Secure Account ID and CRE Secure API Token in the input fields required. These are the Payment Module codes provided when you set up your new account at www.cresecure.com. Please ensure you enter the codes correctly. Without these you will not be able to process credit cards in your store! (See image below)

Please contact CRE Secure on 800-609-2141 or support@cresecure.com. If you have any questions about the set up of CRE Secure.

Note the that in addition to the *Credit Card via CRE Secure* payment module we have included several Paypal payment modules for your convenience. The Paypal *Website Payments Standard* module is pre-installed. You will need a Paypal account to use this module and this can be set-up at www.paypal.com. This module will allow your customers to pay you with their Paypal account. It can be uninstalled by clicking on `uninstall'.

We have also included the *Paypal Express Checkout* module in 6.4.1. If you wish to use this you will need to install it by clicking the install button on the right hand side of the screen and you will also need to set-up your account for this at www.paypal.com.

Please note we have also included references to two other Paypal payment products, Paypal *Website Payments Pro* (WPP) and *Paypal Payflow Pro*. (PFP). Both of these products require you the merchant to be responsible for PCI Compliance, unlike the other Paypal products referred to above.

For this reason we have made both of these Paypal products available to youby using the Credit Card via CRE Secure module. To connect to these Paypal products and ensure an easy path to PCI Compliance with the benefits of our HTML Clone technology just ensure this module is installed and then go to the account set up area at the CRE Secure website and add Paypal WPP

or Payflow Pro. to your account once you have set it up. At then end of the process you will be provided with your account tokens.

Then return to the `modules' area in your admin. Click and highlight either WPP or Payflow Pro, depending on which one you have set up. Place the tokens you got from CRE Secure in the appropriate place on the right hand side. As above, you can also choose settings for things like what credit cards you want to take on your store via these options, the display to `show incomplete orders', pending order status and complete order status. (See screen above)

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

IMPORTANT NOTE

If you have any other legacy payment modules in your store that are capable of transmitting credit card information, we strongly recommend that you go into your payment modules folder at the server level of your store and delete them. This is a potential security risk as it may be possible for hackers to enable payment modules that will expose cardholder data in your store and invalidate your PCI Compliance have completed this process.

Step 10. Troubleshooting

If you have purchased CRE Loaded Pro or B 2 B or are a Chain Reaction Web hosting customer you can receive technical support by emailing support@creloaded.com

If you are using our free CE version of CRE Loaded you are not eligible for free support. However, there are several fee-based support options are available at www.creloaded.com You can also find solutions for free in the forums at www.creloaded.org

Step 11. The Self Assessment Questionnaire.

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

Introduction to the PCI-DSS Self Assessment Questionnaire. (SAQ)

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

CRE merchants using the CRE Secure payment module and service are able to qualify to use the simplest Self Assessment Questionnaire, SAQ category A.

To complete the requirements for your PCI Compliance go to here to download SAQ – A and fill-out the `Attestation of Compliance'.

IMPORTANT.

Once you have downloaded the SAQ-A you will find that many of the answers have been pre-filled for you by CRE Secure. These answers are based on the assumption that you have followed **all** of the process described above. If you have **NOT** followed all requirements you must re-evaluate those answers before submitting your SAQ.

Please fill in the remaining blanks with the appropriate information and answer the remaining questions, for example, you need to attest that you have read the PCI – DSS and fill in your business details.

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 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

SAQ Categories

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**

Step 12. Please read the next section on `A Note about Scans' below. If you are a Level 4 store and you have completed all steps above, you have not only completed the installation and set-up of your store but your store will now be fully PCI Compliant!

Level 2 and 3 stores will need to complete the last step below and your PCI Compliance will be complete.

A Note About Scans.

Most merchants who utilize CRE Secure will not be required to have regular scans of their website. However the PCI Council has left 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.

Step 12. Configuring your Store

Merchants upgrading to CRE Loaded 6.4.1 will be familiar with the process of configuring the store with a custom or templated look and feel and loading and sorting of inventory information in the catalog. If assistance is required however, please refer to the Quick Start Guide available at www.creloaded.com.

UPGRADING TO CRE LOADED 6.4.1 WITHOUT TREATING CARD DATA

If you want to upgrade to CRE Loaded 6.4.1 but do not wish to purge or mask your stored credit card data at this time, use the **Non- PCI Upgrade** option on screen 1 of the installer. After selecting this install option just follow all the steps as outlined above.

Installation using this option is essentially the same as **PCI Upgrade.** You will still be advised throughout the process of all the steps you will need to carry out to complete the installation process. Except that during the installation you will not be presented with the opportunity to purge or mask any credit card data that you may be storing in your existing database. As we indicated above this is a critical step in your becoming PCI Compliant.

We recognize that some people may want to upgrade but are not yet ready to purge or mask their credit card data. We must emphasize however that you cannot become PCI Compliant without dealing with this data in one of the ways we have provided.

If you choose to go with the **Non-PCI Upgrade** option at this time we would recommend that you still complete all other requirements of the installation process except your completion and submission of your SAQ-A. You can then come back when you are ready and purge or mask your credit card data before completing and submitting your SAQ. Note that until you are able to submit your SAQ you will not be 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'.

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

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.

INTRODUCTION TO PCI COMPLIANCE

Chain Reaction Ecommerce takes security very seriously and is particularly concerned about the security of our 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.

CRE has tightened the security of its new 6.4.1 release to meet these standards. CRE Loaded 6.4.1 coupled with the RapidPCI™ process, will enable merchants to become PCI Compliant. If all installation and configuration requirements are followed carefully, merchants will find that their completion of the PCI Compliance process will be simple and easy to carry out.

Difference between PCI Compliance and PA-DSS Validation

There are two sets of standards set by the PCI Council. In simplest form, these standards apply as follows:

PA – DSS – Applies to the software vendor *who builds* the software that handles cardholder data.

PCI – DSS – Applies to the merchant *who operates* the software that handles cardholder data.

The software vendor in this case would be Chain Reaction Ecommerce Inc. We are the company that is the developer of your CRE Loaded 6.4.1 application. We are required to certify our software to the PCI Council's PA – DSS standards.

The merchant is you, our customer, who will be using the CRE Loaded 6.4.1 software. All merchants are required to operate their software in accordance with the PCI – DSS security requirements

The security requirements contained in the PCI Data Security Standard (DSS). apply to all members, merchants, and service providers that store, process or transmit cardholder data.

All merchants, regardless of the size of their business or the number of credit card transactions they process, are required by the PCI Council to be compliant with the PCI – DSS security requirements by October 1st 2009.

The PCI DSS requirements cover all system components within the CRE Loaded 6.4.1 environment which is defined as any network device, host, or application included in, or connected to, a network segment where cardholder data is stored, processed or transmitted.

All merchants are required to meet and address these standards for the handling, management and transmission of credit card data as laid down by the Payment Card industry Council.

As a CRE Loaded 6.4.1 software vendor, Chain Reaction Ecommerce (CRE) is required by the PCI Council to be "PA-DSS Validated."

CRE has undertaken an assessment and certification compliance review with the independent assessment firm, Coalfire Systems Inc. to ensure that our ecommerce software conforms to industry best practices and PCI Standards when handling, managing and storing payment-related information.

PA-DSS is the standard against which CRE Loaded 6.4.1 has been tested, assessed, and validated. CRE Loaded 6.4.1 has been validated to perform to the PCI Council standards required for the handling, managing and storing payment-related information and in so doing will enable merchants to become PCI Compliant, provided that the application is used as described in the CRE RapidPCI™ process.described above.

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 a PCI compliant server architecture, with proper hardware & software configurations and access control procedures.

The PA-DSS Validation referred to above ensures that CRE Loaded 6.4.1 will enable you to achieve and maintain PCI Compliance with respect to how CRE Loaded 6.4.1 handles user accounts, passwords, encryption, and other payment data related information. The CRE RapidPCI™ process has been designed to make compliance as easy as possible by moving many of the requirements to CRE instead of you the merchant having to deal with them.

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

Much of the information below is based on the requirements of the documents above and will at times refer to specific sections in them. Please keep this in mind as you go through the following.

CRE Loaded 6.4.1

As already stated, Chain Reaction Ecommerce is committed to ensuring the safety of cardholder data and assisting merchants to become PCI Compliant. CRE Loaded 6.4.1 has achieved validation to the Data Security Standards (PA – DSS), as required by the Payment Card Industry Council. The following improvements have been engineered into version 6.4.1 to ensure that it will comply with these requirements:

(1) The CRE Loaded 6.4.1 application (excluding the CRE Secure payment module) does not in any way <u>process or transmit</u> credit card information.

(2) CRE Loaded version 6.4.1 does not allows the <u>storage</u> of credit card information in the database or elsewhere, as could be done with earlier versions.
(3) All credit card processing and transmission is now handled <u>only</u> by the pre-installed CRE Secure^{TM} payment module for CRE Loaded.
(4) Provided merchants utilize 6.4.1 as described above the module will pass off all capture, transmission and processing of cardholder data to the CRE hosted system at CRE Secure.
(5) The hosted page utilizes CRE Secure HTML Clone^{TM} technology to maintain the look and feel of the merchant site.

The CRE Secure^{TM} Payment Module.

The CRE Loaded 6.4.1 application consists of the core shopping cart functionality plus a number of modules that perform specific functions. For example, the File Download Management System module (FDMS) controls the download of products like software or music that you may wish to sell in the store. All modules relevant to your business must be configured in the administration area of your store once you have installed it.

The most important module you will need to install and configure is the `Credit Card via CRE Secure' payment module that you will configure in the `Modules' section of your store Administration. (Instructions above)

This 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.*

There are many different payment modules available on the web and elsewhere for CRE Loaded. But *all versions* of CRE Loaded version 6.4.1 come standard with the new CRE Secure payment module.

In addition to meeting stringent security requirements, the CRE Secure^{TM} payment module contains other valuable functionality that meets the PA – DSS certification. The module has two primary functions:

1. The module first talks to CRE Secure systems outside your store to present a payment page to your customer where they enter their credit card information.
2. Once the customer information is submitted, the module facilitates the processing of the transaction through to the processor and financial institutions.
3. CRE Loaded 6.4.1 working with the CRE Secure Payment module and CRE Secure HTML Clone™ technology have been designed for maximum security in the handling of cardholder data, while maintaining the customer experience.

The benefits of this payment system can be summarized as follows:

(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) Simple paperwork only is required to complete compliance process.
(6) HTML Clone™ technology maintains the merchant customer experience.

HTML Clone™ technology.

There are a number of payment systems on the market that use a `hosted' type of payment process. But the CRE Secure™ Payment process is the only one that presents your customers with a hosted page that looks almost exactly like any other page 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 as happens with other systems, 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, transmitting or storing credit card information in your store. In fact you never even see the customer credit card information. But all this happens while maintaining a great customer experience.

This means that you do not have to host your store in a high security PCI Compliant environment and comply with all of the 12 steps as described above. All you need to do to complete your PCI Compliance process is to fill out and sign a brief Self Assessment Questionnaire (SAQ) version A and fax it to your Merchant Account bank. (See instructions above)

Unless required by your merchant bank, you DO NOT require any scans of your hosting environment as long as you are processing less than 20,000 transactions in your store per year, per card brand. (See above installation instructions if you process more than 20,000 transactions per year, per brand.)

Scans are certainly a useful security precaution. However you are not required to carry them out under the PCI rules.

As long as you complete the steps exactly as outlined above you do not need to do anything else to be PCI Compliant! CRE Loaded and CRE Secure have done it all for you!

PCI-Compliant Delivery of Updates

CRE Loaded 6.4.1 and the CRE Secure Payment Module must be kept current to conform to PCI requirements. Updates and patches are made available via the corporate website at www.creloaded.com and www.cresecure.com. Customers who wish to update their application must go to the CRE sites and first login with the user name and password they set when they first acquired the application. Upon successful login, customers may access the downloads area and access the update or patch. Downloads take place via https to ensure security and chain of trust.

CRE releases approximately four patches per year for each of the Standard, Professional and B to B versions of the product. Commonly, each of the patches covers hundreds of issues. The vast majority of these issues address routine bug fixes or known problems within the products.

The prioritization of the work addressed in the regularly scheduled patches is determined by information drawn from a number of sources: the CRE Forums, Customer Service, the CRE Development Team, CRE Management and the CRE Loaded Community.

Customers or developers using the applications discover bugs or problems and then report them to customer service through the CRE Support group or raise the issue in the CRE Forum.

When security issues are identified in the product they are fixed immediately. Depending on severity, these will be released either in one of the regularly scheduled patches or, if sufficiently

urgent, as a separate mini-patch that will be released as quickly as possible after it has been identified.

Patch release dates are communicated to the CRE community via the corporate website, the CRE Forum, press releases and also via Customer Support and Sales directly to customers.