

## Rating executive summary

Client/Service: ES0040/S005  
Reference: ES004000504402762  
Valid until: December 31, 2021

### Service provider rated

RedSys Servicios de Procesamiento, SL

### Service rated identification

Fraud detection, prevention and management

### Service rated Description

The fraud detection, prevention and management service integrates and monitors all sources of transaction data together with the business rules defined by customers and turns them into useful information for customers, performing data analysis in real time, detecting suspicious behavior and reporting it to authorization systems.

### Scope

Lynx fraud management application and set of distributed systems (web, application and database servers) and network elements (balancers, routers, switches, network and application firewalls) that allow real-time analysis of all transactions (with the possibility of notifying the issuer or denying if they are identified as fraudulent) before they are sent for authorization.

## Rating process

Rating and certification process have four steps:

- Preparation of a memory by the service provider or conducting an audit by an independent third party according to ISAE 3402.
- Documentary pre-assessment based on previous memory (or audit report) and require, if needed, correction or errors and/or clarifications.
- *In situ* assessment based on a sample of controls included in the memory.
- Preparation of final report and issue of the label and certification with the rating level obtained.

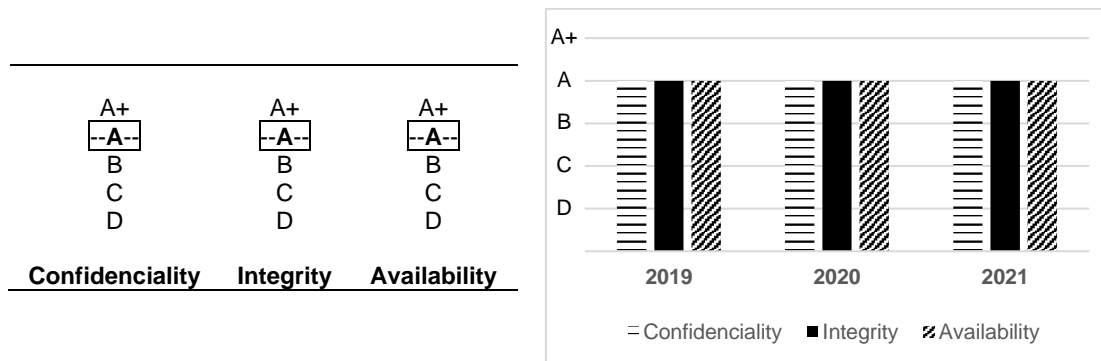
Once the label has been issued, supervision mechanisms come into place:

- Incident channel
- Cybersecurity online monitoring
- Random exhaustive audits

This report corresponds to the third step of the rating process and it shapes the final assessment of service rating, based on the answers that the service provider has included in the memory about applicability and implementation of controls included in rating methodology version 2.3 and evidences provided by the provider or obtained by the agency team during the onsite visit in service provider facilities.

## Rating

The rating level obtained by the service and the comparison with previous years according to the qualification level after the aforementioned rating process has been carried out are the following:



The criteria for assigning the global rating, as established in version 2 of the methodology are:

- 100% of the general measures and for the corresponding dimension of priority '1'.
- At least 85% of the general measures and for the corresponding dimension of priority '2'.
- At least 50% of the general measures and for the corresponding dimension of priority '3'.



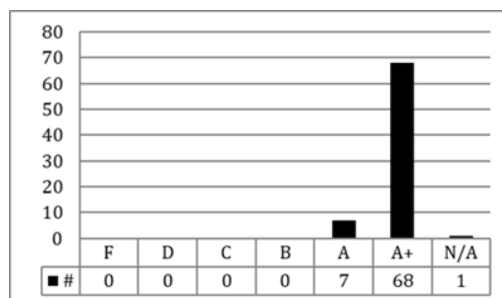
CyberSecurity  
Rating Agency



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The evaluation of individual sections considers 100% of the controls (regardless of their priority) and it is showed in the following diagram:



Madrid, May 19, 2021

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