



# Payment Card Industry (PCI) Data Security Standard

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## Attestation of Compliance for Onsite Assessments – Service Providers

Version 3.2.1

Revision 2

September 2022

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## Document Changes

Date	Version	Description
September 2022	3.2.1 Revision 2	Updated to reflect the inclusion of UnionPay as a Participating Payment Brand.

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## Section 1: Assessment Information

### Instructions for Submission

This Attestation of Compliance must be completed as a declaration of the results of the service provider's assessment with the

Complete all sections: The service provider is responsible for ensuring that each section is completed by the relevant parties, as applicable. Contact the requesting payment brand for reporting and submission procedures.

### Part 1. Service Provider and Qualified Security Assessor Information

#### Part 1a. Service Provider Organization Information

Company Name:	AvidXchange Inc.		DBA (doing business as):	N/A	
Contact Name:	Christina Quaine		Title:	Chief Information Security Officer, SVP Technology Operations	
Telephone:	313-319-7837		E-mail:	cquaine@avidxchange.com	
Business Address:	1210 AvidXchange Lane		City:	Charlotte	
State/Province:	NC	Country:	USA	Zip:	28206
URL:	avidxchange.com				

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## Part 2. Executive Summary

### Part 2a. Scope Verification

**Services that were INCLUDED in the scope of the PCI DSS Assessment** (check all that apply):

Name of service(s) assessed: Accounts payable automation solutions and services

Type of service(s) assessed:

**Hosting Provider:**

- Applications / software
- Hardware
- Infrastructure / Network
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**Managed Services (specify):**

- Systems security services
- IT support
- Physical security

**Payment Processing:**

- POS / card present
  - Internet / e-commerce
  - MOTO / Call Center
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to the date of issuance. Payments are typically processed as soon as the card number is provided to AvidXchange. Cards are issued in the name of the business (AvidXchange's client), and because AvidXchange's processes do not support recurring payments, card numbers are different every time and are never reused.

AvidXchange makes payments via a variety of payment methods:

- Twilio and NICE services and software are leveraged to make automated payments to suppliers' IVR systems and traditional phone calls directly to the supplier/payee. Call recordings are captured and retained by both Twilio and NICE.
- Fax CHD payments leverage OpenText, a web-based e-fax client.
- Payments made via web portals are submitted through applications, and systems are entirely operated and maintained by individual suppliers.
- Some payments are made via SFTP. In this use case, AvidXchange uploads text or Excel files containing CHD to servers maintained by suppliers.
- Some suppliers request that card numbers be emailed to them. In those cases, AvidXchange will provide a link via email that allows the supplier to retrieve a token. (AvidXchange leverages TokenEx for tokenization services.) When the supplier clicks the emailed link, the response back to the supplier is delivered straight to the client's browser via an inline frame.
- Suppliers have the ability, through the portal, to click and view the full card number.
- Some payments are triggered automatically via business logic and submitted to NMI for processing of payments.

Describe how and in what capacity your business is otherwise involved in or has the ability to impact the security of cardholder data.

AvidXchange uses one-time-use credit cards, issued by Mastercard, to make payments to suppliers on behalf of AvidXchange's clients. Cards are usually issued for specific amounts for each individual transaction, and expiry dates are set close to the date of issuance. Payments are typically processed as soon as the card number is provided to AvidXchange. Cards are issued in the name of the business (AvidXchange's client), and because AvidXchange's processes do not support recurring payments, card numbers are different every time and are never reused.

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- NMI, Comdata, and WEX - Virtual credit card processing
  - Twilio - Solution integrated with automated IVR process used to submit CHD payments and record phone calls

The following critical technologies were deemed in-scope for this assessment:

- Azure-
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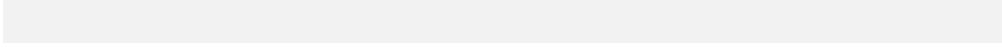
PCI DSS Requirement	Details of Requirements Assessed			Justification for Approach (Required for all "Partial" and "None" responses. Identify which sub-requirements were not tested and the reason.)
	Full	Partial	None	
Requirement 6:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	6.3.2.b, 6.4.5.3.b - AvidXchange did not make any PCI-applicable code changes that would affect the security of CHD during the assessment period. 6.4.4 - Accounts for development/test/QA are separate from those used for production and only exist in a separate development environment. 6.4.6 - No significant changes were made in the period of time covered by this assessment.
Requirement 7:	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Requirement 8:	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	8.1.5 - No third parties have access to AvidXchange's PCI environment. 8.1.6.b, 8.2.1.d, 8.2.1.e, 8.2.3.b, 8.2.4.b, 8.2.5.b -

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## Section 2: Report on Compliance

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This Attestation of Compliance reflects the results of an onsite assessment, which is documented in an accompanying Report on Compliance (ROC).





 *Christina D.*

 *D. D. M. D.*

