



CertifyPCI™

PCI DSS Introduction

What is PCI DSS?

- ▶ Payment Card Industry Data Security Standard (PCI DSS)
- ▶ The PCI DSS, is a set of comprehensive requirements aimed at enhancing payment account data security. This standard was developed by the founding payment brands of the PCI Security Standards Council, including American Express, Discover Financial Services, JCB International, MasterCard Worldwide and Visa Inc. Inc. International, to help facilitate the broad adoption of consistent data security measures on a global basis.

Why do merchants need PCI Compliance?

- ▶ According to Privacy Rights Clearinghouse.org, more than 234 million records with sensitive information have been breached since January 2005. This number continues to rise as breaches of sensitive payment information reach record levels. Since merchants are the center of payment card transactions, it is imperative that standard security procedures and technologies are used.
- ▶ According to Visa, merchants, service providers and their agents are required to use payment applications that support the Payment Card Industry Data Security Standard (PCI DSS), by July 1, 2010 in an effort to mitigate emerging security risks.
- ▶ Compliance with the Payment Card Industry (PCI) Data Security Standard (DSS) helps to alleviate these vulnerabilities and protect cardholder data.

What are the consequences of not being PCI DSS Complaint?

- ▶ If a member, merchant or service provider does not comply with the security requirements or fails to rectify a security issue, card associations may fine the responsible member. Card associations may waive fines in the event of a data compromise if there is no evidence of non-compliance with PCI DSS rules. To prevent fines a member, merchant, or service provider must maintain full compliance at all times, including at the time of breach as demonstrated during a forensic investigation. Additionally, a member must demonstrate that prior to the compromise the compromised entity had already met the compliance validation requirements, demonstrating full compliance.

How does CertifyPCI™ solve these issues?

- ▶ CertifyPCI™ was designed specifically to streamline the PCI Certification process in an effort to help merchants easily achieve a higher level of security. CertifyPCI™ is an automated web based process to PCI certify qualified merchants in minutes.
- ▶ Innovative Self-Assessment Questionnaire (SAQ) selection procedure to make sure the appropriate document is chosen for merchants.
- ▶ CertifyPCI™ optionally offers a \$50,000 per occurrence insurance policy should your merchants suffer any breaches or incidents.
- ▶ Avoid costly fines