



Payment Card Industry - Data Security Standard (PCI -DSS)

PCI – DSS Applies to all Merchants that Process Credit Cards

The PCI – DSS standard is a comprehensive security requirement that is designed to protect private customer information related to use of their credit cards

Who Is Required to Comply?

The PCI – DSS has established 4 different levels of merchants with different compliance requirements based upon the number of cards they process on an annual basis. The following categories apply:

- Level 1 – Companies processing over 6,000,000 transactions
 - Require a PCI approved security consultant for annual review from a Qualified Security Auditor (QSA)
 - Require quarterly penetration test from an Accredited Scanning Vendor (ASV)
- Level 2 – Companies processing 1,000,000 to 6,000,000 transactions
 - Complete an annual self assessment questionnaire
 - Quarterly scans using a PCI approved ASV
- Level 3 – Companies processing 20,000 to 1,000,000 transactions
 - Same requirements as Level 2
- Level 4 – Companies processing less than 20,000 transactions
 - Complete an annual self assessment questionnaire
 - Any ASV and no reporting requirements

Penalties for Non – compliance

Penalties for failure to protect cardholder data can be as large as \$250,000 per incident if the vendor is not compliant at the time of the incident. **YOU CAN ALSO LOSE YOUR ABILITY TO PROCESS CREDIT CARDS.** Following an incident, the merchant could be required to increase audits or comply with level 1 requirements. In a worst case scenario, the merchant could be refused the ability to process credit cards. The greatest effect can result in loss of customers due to company reputation and millions in lawsuit dollars.

The PCI – DSS was established in December 2004

Version 1.1 was released in July 2006

The latest update, Version 1.2 was released in October 2008

All merchants that process credit cards are responsible for complying with the standard

Millions of credit cards have been exposed through a series of serious incidents that have occurred in recent years. They include:

Hannaford Brothers lost 4.2 million credit cards

Heartland lost 100 thousand cards in 2009

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PCI - DSS inSITE Services

Specific Areas of Compliance

- Use application firewalls on web sites
- Review application code for security weaknesses
- Change software provider default settings
- Secure stored data
- Encrypt card data in transit
- Keep antivirus software and security patches current
- Restrict access on an as needed basis
- Maintain identity management and unique identifiers
- Monitor card data access
- Develop and maintain a security policy
- Conduct regular testing of security systems and processes

Maintain and Review Your Security Position

Specific security measures must be maintained within a comprehensive security strategy and governance process. Secure IT Experts has the capability to develop a secure program to protect your PCI processes and maintain the proper security level that your company requires. In addition to developing a secure program and maintaining it, Secure IT Experts can conduct and recommend actions in accordance with all periodic requirements in compliance with PCI – DSS. In addition, our comprehensive and complete process will assist in developing the governance processes required to comply with other legislative and industry standards that you may be required to fulfill.

About Secure IT Experts

Secure IT Experts takes a new approach to risk management. We have assembled a team of world-class experts in virtually every aspect of technology risk management – compliance, assessment, audit, insurance, policy, and specific technological solutions. We recognize the threats and risk businesses encounter every day. That is why this collaboration of world-class Experts has come together to provide you **with cost effective solutions** – learning YOUR unique challenges and assembling the right team FOR YOU. These Experts own the challenges of protecting your data and information assets from beginning to end. Security, compliance, recovery – that’s what we do.....**covering the full range of security posture options**. Our combined decades of experience transform security problems into business solutions. You have enough to focus on in these economic times instead of worrying about a data breach. Let Secure IT Experts be the agile team that eliminates roadblocks and paves a secure path for your strategies. We have only one focus – our customers. We are about making you succeed. Let Secure IT Experts get you where you need to go and keep you out of the headlines. Contact us and let us find the right solution and the right expert for you.

There is continued risk that your organization may suffer a breach that exposes cardholder data.

Secure IT Experts can help you respond to those incidents.

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