



## **PAYMENT CARD INDUSTRY DATA SECURITY STANDARD (PCI DSS)**

### **WHAT IS PCI DSS?**

PCI DSS is a comprehensive security standard that includes requirements for security management, policies, procedures, network architecture, software design and other important measures to ensure the protection of customer account data.

### **WHO NEEDS TO COMPLY?**

All entities that "store, process or transmit" cardholder data are required to be compliant.

### **WHY COMPLIANCE IS IMPORTANT**

Security breaches resulting in the payment card data being compromised can have devastating consequences on any business. Following such instances, investigations have shown common security weaknesses which are now being addressed by PCI DSS. The aim of PCI DSS is to strengthen security measures implemented by each vendor to ensure security of the data, thereby minimising the possibility of a compromise and subsequent effects.

### **HOW TO GO ABOUT BECOMING COMPLIANT**

The PCI DSS Self-Assessment Questionnaire (SAQ) is a validation tool for merchants and service providers not required to undergo an on-site data security assessment per the PCI DSS assessment procedures and may be required by your acquirer or payment brand. Please consult your acquirer or payment brand for details regarding PCI DSS validation requirements.

[Accessed: <https://www.pcisecuritystandards.org/saq/index.shtml>]

There are five SAQ validation categories. Validate compliance by completing the relevant SAQ and associated Attestation of Compliance. Please contact your acquirer or payment brand for further details.

### **WHERE TO FIND MORE INFORMATION**

To date access to information has been limited and we are providing information sources that we are currently aware of. In due course these will be updated.

[www.pcisecuritystandards.org](http://www.pcisecuritystandards.org)

- Frequently Asked Questions
- PCI Documentation
- Contact Information
- Participating Organisation Information
- SAQ A,B,C,D

<http://www.ian.ibeam.com/events/mast001/24008/>

- Information Mastercard hosted platform to increase participants understanding of PCI DSS through Webinar series

[www.mastercard.com/sdp](http://www.mastercard.com/sdp)

- General Site Data Protection Information

[www.mastercardsecurity.com](http://www.mastercardsecurity.com)

- Other MasterCard security initiatives

As you must receive instruction from your acquirer or payment brand, please contact them directly for details with regard to implementation.

#### **WHEN IS THE COMPLIANCE DEADLINE?**

ASATA has been advised by Trustwave that the deadline for implementation is September 2010. We are of the impression that PCI DSS adoption globally has been well received and we strongly advise that business begins the process soon as international clients may soon request your compliance certificate.

**-- ENDS--**