

PCI Standards in eCommerce

It is important to understand that the card associations' compliance programs governing data security, generally referred to as the Payment Card Industry (PCI) standards, are aimed at entities that **receive, store or transmit** payment information. This means they apply, for example, to **merchants and service providers** (like gateways and processing companies), but not to software providers like ICVERIFY, Inc. A separate program called the Payment Application Best Practices (PABP) applies to software providers.

This is a very important distinction to make because while you can enjoy the confidence and security of using a PABP-accredited software application, you still have an obligation as a payment acceptor to demonstrate your compliance with the applicable assessment program for your business.

Although the PABP guidelines are currently voluntary, you can feel secure in knowing that Payment Software, formally known as ICVERIFY™ for Windows™ (version 4.0 and later) and ICVERIFY Enterprise Edition (version 1.5 and later), conforms fully to the PABP standards that were publicly available as of the version release date. We also perform routine audits of our products with an external security assessor to confirm their ongoing conformance to the standards, as they occasionally evolve and change.

Last year, the Payment Card Industry Security Standards Council (PCI SSC) announced a new component in the compliance equation, the Payment Application Data Security Standard, or PA-DSS. This applies not to the merchants, but directly to the credit card processing systems themselves.

Systems used to process credit card transactions must be PA-DSS compliant by July 1, 2010. ICVerify has been proactive in certification of its software to meet these new data security standards. Our newest version, due for release in the first half of 2010 is expected to pass PA-DSS certification.

A Global Leader in Electronic Commerce

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. Serving millions of merchant locations and thousands of card issuers, we have the expertise and insight to help you accelerate your business. Put our intelligence to work for you.

**For more information, contact your
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