

Payment Card Industry Data Security Standard Compliance

The Challenge

The payment card industry is changing. With technological growth comes the expansion of technology crimes. Data security breaches have become increasingly common, placing in harm's way the economic security of U.S. businesses and consumers. Every day, businesses just like yours encounter a very real threat from criminals intent on obtaining your customers' credit and debit card data.

What Is PCI Compliance?

The Payment Cardholder Industry Data Security Standard (PCI DSS) was created by Visa, MasterCard, American Express and the Discover Network to protect cardholder information and reduce data theft. PCI DSS establishes and enforces security requirements for members, businesses and service providers.

One of the most significant PCI DSS requirements is that you may not store magnetic-stripe data after an authorization is obtained on a credit card. So magnetic-stripe data must be purged from your records, and from any system you use, after authorization.

Becoming PCI compliant helps put your mind at ease; you won't have to worry about whether or not your transactions are being handled safely. When you become PCI compliant, you protect your customers from losing valuable card data and safeguard yourself from possible legal issues and certain fines from the credit card companies.

If your business fails to comply with PCI DSS, you risk substantial fines—and even risk losing your ability to process credit card payments.

The Solution

At First Data we're committed to you and the success of your business. In an effort to help your business become PCI compliant, we have contracted with SecurityMetrics Inc., a data security vendor approved by the PCI Security Standards Council.

SecurityMetrics is unmatched in customer service and has the largest PCI support staff in the world. Its call centers handle over 100,000 calls a month. With SecurityMetrics you get unlimited customer service from all three of the SecurityMetrics customer service teams at no additional costs:

1. By asking a few questions, the **Compliance Department** will enroll you in the Self-Assessment Questionnaire (SAQ) that best fits your business and determine whether you require a quarterly scan*
2. After enrollment, the SecurityMetrics **Technical Support Team** will answer any questions you may have regarding the SAQ
3. If you require a quarterly scan, SecurityMetrics has a team of **Scan Specialists** that will review the scan report with you and help clarify the vulnerabilities on the report

SecurityMetrics customer service can help make your PCI experience an enjoyable one as they assist you with the compliance process.

SecurityMetrics service provides the following benefits:

- Online PCI Self-Assessment Questionnaire (SAQ)
- Quarterly scans (if applicable)*
- Dedicated customer service phone number
- Unlimited tech support and remediation services
- Validation sent directly to First Data—no additional steps to complete
- PCI compliance service from an established industry leader

Getting Started

To get started, refer to the PCI compliance document in your First Data welcome packet. You can also learn more about PCI compliance by visiting MerchantInsider.com/MerchantResources/DataSecurity.

* A quarterly scan is required if you have any public IP address that connects to or can indirectly connect to the cardholder data environment.