

PCI Security Standards Council – How to be PCI DSS Compliant

Getting Started with PCI Data Security Standard Compliance

PCI Security Standards are technical and operational requirements set by the PCI Security Standards Council (PCI SSC) to protect cardholder data. The Council is responsible for managing the security standards, while compliance with the PCI Security Standards is enforced by the payment card brands. The standards apply to all organizations that store, process or transmit cardholder data – with guidance for software developers and manufacturers of applications and devices used in those transactions.

If you are a merchant that accepts payment cards, you are required to be compliant with the PCI Data Security Standard. You can find out your exact compliance requirements only from your payment brand or acquirer. However, before you take action, you may want to obtain background information and a general understanding of what you will need to do from the information and links here.

The PCI DSS follows common-sense steps that mirror security best practices. There are three steps for adhering to the PCI DSS – which is not a single event, but a continuous, ongoing process. First, **Assess** -- identify cardholder data, take an inventory of your IT assets and business processes for payment card processing, and analyze them for vulnerabilities that could expose cardholder data. Second, **Remediate** -- fix vulnerabilities and do not store cardholder data unless you need it. Third, **Report** -- compile and submit required remediation validation records (if applicable), and submit compliance reports to the acquiring bank and card brands you do business with.

To learn what your specific compliance requirements are, check with your card brand compliance program:

- American Express: www.americanexpress.com/datasecurity
- Discover Financial Services: <http://www.discovernetwork.com/merchants/fraud-protection>
- JCB International: <http://partner.jcbcard.com/security/jcbprogram/index.html>
- MasterCard: <http://www.mastercard.com/sdp>
- Visa Inc: <http://www.visa.com/cisp>
- Visa Europe: <http://www.visaeurope.com/ais>