PCI COMPLIANCE

ROUNDTABLE DISCUSSION

PCI COMPLIANCE OVERVIEW

The Payment Card Industry Data Security Standard (PCI DSS) is a set of requirements designed to ensure that ALL companies that process, store or transmit credit card information maintain a secure environment.

PCI COMPLIANCE OVERVIEW

PCI applies to ANY organization or merchant, regardless of size or number of transactions, that accepts, transmits or stores any cardholder data.

Said another way, if any customer of that organization ever pays the merchant directly using a credit card or debit card, then the PCI DSS requirements apply.

WHY IS PCI COMPLIANCE IMPORTANT?

➢ Entrusted by customers to keep their sensitive data safe and out of the wrong hands

➢ Could result in a significant loss in both sales and relationships with customers

➢ Could also be charged expensive fees and lose your ability to accept payment cards

RESOURCES

➢ **PCI Security Standards Council** is an open global forum for the ongoing development, enhancement, storage, dissemination and implementation of security standards for account data protection

➢ **Merchants:** your credit card processing vendor

➢ **Qualified Security Assessor** (**QSA**) companies are organizations that have been qualified by the Council to have their employees assess compliance to the PCI DSS standard.

➢ The **Payment Application Data Security Standard** (**PA-DSS**), formerly referred to as the Payment Application Best Practices (PABP), is the global security standard created by the Payment Card Industry Security Standards Council (PCI SSC). **PA-DSS** was implemented in an effort to provide the definitive data standard for software vendors that develop payment applications.

PCI COMPLIANCE!!

AIN'T NOBODY GOT TIME FOR THAT!

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What policies and best practices are in place at your utility?

BEST PRACTICES

Complete a Self
Assessment
Questionnaire

Processing Method	Description	SAQ
Shopping Cart - Entire Internet Presence Outsourced	Your customers enter their credit card information into a website to make online purchases, payments, or donations. All e-commerce pages including all payments acceptance and processing are delivered directly from a 3rd party PCI-validated service provider.	A
Shopping Cart - Payment Page Entirely Outsourced	During the payment process, the consumer's browser is redirected to a checkout/payment page (URL or iFrame) that is entirely controlled entirely by a PCI-compliant 3rd party service provider.	A
Shopping Cart - Payment Page Partially Outsourced	During payment process, the consumer's browser is redirected to a checkout/payment page (URL or iFrame) that is controlled by a PCI-compliant 3rd party service provider, BUT some elements (javascript, CSS, etc.) are passed from the merchant page to the 3rd party payment page.	A-EP
Shopping Cart - Payment Page Direct Post	During payment process, the checkout/payment page directly posts payment information from the merchant website to a 3rd party service provider, but the page resides on the merchant website.	A-EP
Shopping Cart - Payment Page Not Outsourced	During the payment process, the consumer enters credit card information on a checkout/payment page that is part of the merchant website.	D-Merchant
POS Terminal	You are using POS (Point of Sale) software installed on a computer or other device. Computers with POS software are often combined with devices such as cash registers, bar code readers, printers, optical scanners, and card readers. In addition, POS systems typically have functionality beyond just payment processing, such as inventory management, and are usually designed for a specific business sector (e.g. restaurants, hospitality, gyms, grocery stores, etc.)	C
Virtual Terminal – Manual Entry	You use a web browser on a computer or mobile device to access a merchant services site for entering and authorizing credit card purchases. You should have a username and password and be able to access the site from any online computer. You never swipe the card, but instead use a keyboard or keypad to manually type in the credit card information.	C-VT
Virtual Terminal – Card Reader	You have a card reader connected to your computer that reads the card information and enters it into the virtual terminal.	C

What is working well?

What challenges have you encountered?

Other questions / comments ?