

## **Payment Card Industry (PCI) Mandates**

The PCI DSS program is a mandated set of security standards that were created by the major credit card companies to offer merchants and service providers a complete, unified approach to safeguarding credit cardholder information for all credit card brands.

A group of five leading payment brands including American Express, Discover Financial Services, JCB, MasterCard Worldwide and Visa International jointly announced formation of the PCI Security Standards Council, an independent council established to manage ongoing evolution of the PCI standard. Concurrent with the announcement, the council released version 1.1 of the PCI standard.

The PCI Data Security Standard requirements apply to all payment card network members, merchants and service providers that store, process or transmit cardholder data. The requirements apply to all methods of credit card processing, from manual to computerized; the most comprehensive and demanding of which apply to e-commerce websites, and retail POS systems that process credit cards over the internet.

The following high level 12 Requirements comprise the core of the PCI DSS:

### **Build and Maintain a Secure Network**

1. Install and maintain a firewall configuration to protect data
2. Do not use vendor-supplied defaults for system passwords and other security parameters

### **Protect Cardholder Data**

3. Protect Stored Data
4. Encrypt transmission of cardholder data and sensitive information across public networks

### **Maintain a Vulnerability Management Program**

5. Use and regularly update anti-virus software
6. Develop and maintain secure systems and applications

### **Implement Strong Access Control Measures**

7. Restrict access to data by business need-to-know
8. Assign a unique ID to each person with computer access
9. Restrict physical access to cardholder data

### **Regularly Monitor and Test Networks**

10. Track and monitor all access to network resources and cardholder data
11. Regularly test security systems and processes

### **Maintain an Information Security Policy**

12. Maintain a policy that addresses information security

These mandates are effective October 23, 2008 for all new Point-of-Sale customers. Existing Point-of-Sale Customers are required to be PCI compliant by 2010. QS/1 Release 19.1.0 will have the programming changes required to support these PCI requirements and more information will soon be available on the Customer Support Web Page.