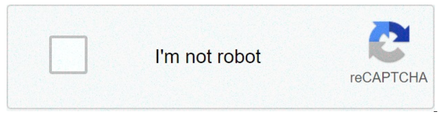

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What is pci compliance and do i need it

What is PCI compliance? PCI compliance is the term used to ensure that you comply with security standards when accepting payments. These PCI requirements are established by the Payment Card Industry Data Security Standard (PCI DSS) and are managed by the PCI Security Standards Council (PCI SSC). Founded in 2006 by five major credit card providers: MasterCard, Visa, Discover, Amex and JCB International, the Council ensures that traders (sellers and organizations) meet the security levels required when they store, process and transmit cardholder data. Being compliant PCI is not a requirement by law. However, it is highly recommended that traders who accept paper payments follow the regulations established by the SSC PCI to avoid any data breaches and to avoid heavy non-compliant expenses. Requirements to become PCI compliant are related to how your company operates. There are many areas where your business might have security vulnerabilities, such as operating systems and devices that hackers could use to access your company's private network. Data can be stolen from many areas, including but not limited to: It is imperative to identify any security deficiencies within your company regarding the protection of sensitive cardholder information. The security standards set by PCI DSS are to safeguard both your business and your customers.

. . . . . How to Make a ChildPCI Compliant? There are various levels of PCI compliance that depend on the amount of payments your business processes every year (12 months of period). The only component that remains necessary throughout the board is for companies to reach 100% PCI compliance and maintain it. Reaching this will keep the data of themselves and their customers safe. Each of the five main credit card members of the PCI SSC has its own data security standards. Below is a simplified general breakdown of potential PCI DSS requirements: As you can see, the breakdown of CSS CPI regulations is divided into four merchant levels. Level 1: Processing of over 6 million transactions each year Merchant Level 2: Processing between 1-6 million transactions each year Merchant Level 3: Processing between 20,000-1 million transactions each year Merchant Level 4: Processing less than 20,000 transactions each year Therefore, PCI requirements depend on which level is applicable to your business. Each level will require traders to complete the relevant PCI DSS car evaluation questionnaire (SAQ.) This will provide evidence that the trader has completed and exceeded a vulnerability scan with a PCI SSC approved Scanning Vendor (ASV.) and completed and presented the Atestation of Compliance (AOC) to your buyer. If you want a clarification of information here, visit the PCI Security Standards website.

12 Key Requirements for1. Data from security card holders through firewall usage and maintenance are there to block access of all unknown and foreign entities trying to access private data. Firewalls should be seen as the 'frontline' for data protection and will be the first line of defense against any hacker, malicious or not. Due to their effectiveness in preventing unauthorized access, firewalls are required to comply with PCI DSS. 2. Password protection through customization and unique security measures instead of default Modem settings, routers, POS systems and all other third-party products are usually equipped with generic passwords and standard security measures. These could be easily accessible by public members and many companies fail to ensure these vulnerabilities. You can ensure compliance by keeping a list of all software/activities that require passwords. This inventory must also be accompanied with basic configurations such as changing the original password. 3. To protect and safeguard cardholder data To comply with the PCI DSS, it is necessary to ensure a dual protection of card holder data. These data must be encrypted with some algorithms and are implemented with encryption keys. You need to keep this regularly, while also scanning PAN (numbers of primary accounts) so that there are no unencrypted data. 4. Encrypt the data of the card holder that is transmitted through public networks The data of the card holder is sent through multiple ordinary channels as paymentand home offices. All these data must be encrypted to ensure security and account numbers must never be shared or sent to unknown places. 5. Implementation, maintenance and update anti-virus software It is imperative that you install an antivirus software to stay compliant PCI. This is necessary for all devices that interact with or store PAN. Most POS providers will also use anti-virus measures that will prevent direct installations for further protection. 6. Ensure up-to-date software versions All firewalls and anti-virus software require regular update. All software within your company must be updated whenever necessary. Security software provides updates with newly discovered vulnerabilities and these updates will come with patches to help them overcome them. The update guarantees additional levels of protection. 7. Limiting and limiting data access to data from cardholders must be limited on a "need to know" basis. Anyone who does not need access to this information should never have access to this information. When a staff member is authorized to know these sensitive data, it is necessary to keep it well documented and regularly updated. 8. Assigning a unique ID for each individual user who has access to the card holder data should have individual credentials and identification for access. There should be no single login at any time to which different people have access. If the data is compromised, the unique IDs guarantee a faster response time. 9.all physical access All card holder data must be physically stored in a secure location. Physical and digital data must be blocked in a secure environment. Whenever this data is accessible, you need to keep a log to remain PCI compliant. 10. Create and maintain access logs All data of card holder and PAN activity require a registry entry. You need to document how data flows within your organization and how many times data is needed to be accessible. To ensure accuracy, you must record this data with software. 11. Execute frequent safety systems and test processes Each of the previous compliance requirements involves different software, different positions and different employees. This in itself opens the malfunction option and then you need to make sure you keep scanning vulnerability tests regularly as a precaution. 12. Creating and implementing a security policy To comply with the DSS PCI, organizations must establish, publish, maintain and disseminate a security policy, which must be examined at least annually and updated on the basis of changing the risk environment. A risk assessment must be implemented to identify vulnerabilities and threats, develop policies for use in critical technologies and define all personnel safety responsibilities . . . . . What are the advantages of complying with PCI? Although keeping the PCI compliant looks and feels discouraging regardless of the size of your business, it is importantcertainly it is not as annoying as you can have anticipated. There are great benefits to be PCI compliant different from just avoiding the serious consequences of not being complacent. PCI compliance ensures that your customers will trust their information. This will bring additional custom and is great for your reputation as a business. Along with this, the remaining PCI compliant contributes to the overall solution of the security card data, while at the same time it will help you prepare for compliance with other regulations or security strategies.

What if I'm not PCI compliant? As mentioned above, being compliant with the PCI is not required by law, however, you could incur serious damage to your business, its reputation, brand image and receive a multitude of fines if your customer data is violated. In the long term, it will cost your business much less to meet the PCI DSS requirements.

According to Verizon's 2019 Data Breach Investigations Report (DBIR), there were 41.686 accidents, of which 1.003 were confirmed data breaches. This is lower than in 2018 when more than 53,000 accidents occurred. Verizon reported that from 2012 to 2016, there was a constant and consistent growth of organizations that become PCI DSS compliant. In 2012 it passed 11.1% and this grew to 55.4% in 2016. However, in 2017 it decreased by 2.2% and fellin 2018 with only 36.7% of organizations that exceed the intermediate evaluation of full compliance. According to Malwarebites, In 2019, attacks of 43% were small business owners and 69% of these attacks came from strangers. Of these attacks, 52% was hacking, 33% came from social media and 22% came from malware. The SecurityMetrics 2019 report found that 0 organizations were fully compliant with the DSS PCI at the moment. On average, only 43% of compliance had been completed at the time of a violation. Security Metrics Forensic Key Drawings 2019 . . . . . CardConnect's Point-to-Point Encryption and Tokenization CardConnect may provide traders with solutions that help reduce the scope of PCI control, with PCI validated point-to-point encryption (P2PE) that is applied both It is part of CardSecure solutions. CardSecure's P2PE solution is designed to provide companies with the highest level of payment security and greatly reduce the scope of PCI DSS compliance requirements. Find out how a typical transaction works below: . . . . . Q of frequent PCI DSS compliance questions: What is the DSS PCI? A: 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 will maintain securityThe PCI DSS is managed and managed by PCI SSC, an independent organization created by the main payment card brands (Visa, MasterCard, American Express, Discover and JCB.) D: How can I get complacent PCI? A: Merchants starting with PCI compliance can find a wealth of information on the PCI Council website and are able to download the PCI Council Start Guide and the Quick Reference Guide. In order to know what are the specific requirements of a trader's compliance, the PCI Council recommends that the trader check with each of the paper marks directly: American Express, Discover Financial Services, JCB International, MasterCard Worldwide, Visa Inc. Visa Europe. D: Who is PCI compliance for? A: PCI compliance applies to ANY organization or trader (including international merchants/organisations,) regardless of the size or number of transactions, which accepts, transmits or stores the data of the card holder. Q: Is a trader obliged to comply with the PCI? A: PCI compliance is not a law. The PCI standards have been created by the leading Visa, MasterCard, Discover, AMEX and JCB card brands. At the discretion of their service providers/purchase, traders who do not comply with the DSS PCI may be subject to fines, paper replacement costs, costly audits, trademark damage, etc. a violation should occur. Time and effort to maintain PCI compliance are far beyond the consequences of non-compliance. D: What are PCI compliance levels? A: There are 4 levelsPCI compliance based on the number of transactions a trader processes every year: Level 1: required if a trader processes 6 million + transactions each year Level 2: required if a trader processes between 1 and 6 million transactions each year Level 3: required if a trader processes between 20,000 and 1 million transactions each year Level 4: required if a trader processes less than 20,000 transactions each year Q: How often is PCI DSS validation required? A: Validation requirements vary according to the number of transactions treated annually and the payment card mark. Traders who are level 2, 3 or 4 must demonstrate compliance each year through a self-assessment questionnaire (SAQ) or Report on Compliance (ROC). Traders who are level 1 must be validated by a qualified Quality Security Councillor (QSA). Compliance requires the creation and maintenance of a PCI program. This should include business policies, procedures and appropriate technologies to ensure ongoing compliance through the continuous protection of payment card data. D: What are the requirements to comply with the PCI Data Security standard? A: The PCI DSS is a multifaceted security standard that includes some requirements for security management, policies, procedures, network architecture, software design and other critical protection measures. It includes 12 general requirements designed to: build and maintain a secure network; protect the data of the card holder; guarantee the maintenance ofmanagement programmes; implement strong access control measures; monitor regularly and test networks; and ensure the maintenance of information security policies. D: What self-assessment questionnaire (SAQ) should be completed by a trader? A: Instructions and information on the PCI DSS SAQ guidelines provide a summary of the different SAQs and types of environments for which each SAQ is intended. Traders should also consult their acquirer (central bank) or payment mark to determine whether they are suitable or necessary to present a SAQ, and if so, which SAQ is appropriate for their environment. Additional SAQs can apply depending on how the trader is conducting business. For more information, you can visit the PCI Council website. D: How does CardConnect minimize the PCI within a merchant environment? A: CardConnect provides the tokenization of the card holder data. A token replaces the data of the card holder that a trader must store during transaction management. The token is used during the presentation of the transaction to the payment processor. Since the token is not paper data, the trader can store the token and reduce the PCI within of the system by storing the token. Traders with e-commerce sites can also reduce their PCI reach by using CardConnect tokenization solutions available. Q: If a trader only accepts credit cards on the phone, does PCI compliance still apply to that trader? A: Yes. Any company that stores, processes or transmits the data of the payment holderbe complacent PCI. D: What are the penalties for failure to comply with PCI DSS? A: Payment marks may, at their discretion, impose a fine at a bank of acquisition between $5.000 to $100,000 per month for PCI compliance violations. Banks will probably pass this fine to their traders. The sanctions are not openly discussed or widely published, but can be catastrophic for a small business. D: What is a vulnerability scan? A: A vulnerability scan controls merchant or service provider systems for security vulnerabilities. It is a tool that will lead a non-invasive scan to remotely review web networks and applications based on external IP (Internet Protocol) addresses provided by the trader or service provider. Scanning identifies vulnerabilities within operating systems, services and devices that could be used by hackers to direct the company's private network. Scanning does not require the trader or service provider to install any software on their systems, and negative service attacks are generally not performed. D: How often does a trader have a vulnerability scan? A: Once every 90 days. Traders who require a vulnerability scan are required to present a pass scan. Traders and service providers must submit compliance documentation (successful scanning reports) according to the calendar determined by their buyer. The scans must be conducted by a PCI SSC Approved Scanning Vendor (ASV) as safety metrics. D: Dousing third-party processors such as CardConnect must comply with PCI? A: Yes. Using CardConnect services does not rule out that a company complies with PCI. It can reduce their exposure to risk and thus reduce the effort needed to validate compliance. D: CardConnect is a gateway service provider that complies with PCI? A: Yes. CardConnect is a compliant PCI gateway. Each year CardConnect undertakes a rigorous PCI DSS process to review and reevaluate all data security measures. As a result of the process, a ROC (Report of Compliance) is generated. An annual Compliance Test Document (AOC) is available on request. D: Who needs to fill out a PCI SAQ document? A: Each trader who manages credit card transactions is required to fill out a specific PCI SAQ document based on the nature of the data process of the cardholder in place. To determine which SAQ corresponds to a trader, visit our section of the SAQ document synthesis.

P2PE FAQ Q: What is P2PE? A: Point-to-point encryption (P2PE) cryptographically protects account data from where a trader accepts the payment card through the entire transaction lifecycle. Using P2PE, account data (holder data and sensitive authentication data) are not readable until it reaches the safe decryption environment, which makes it less valuable if data is stolen in a violation.Using PCI validated P2PE solutions also have less applicable PCI DSS requirements, which help simplify compliance efforts. CardConnect's P2PE solution is validated by the PCI Council as one of the few qualified companies to offer the solution. Click here to see the list of validated solutions of the PCI Council, including that of CardConnect. D: What are the advantages of P2PE? A: A P2PE solution: It makes account data unreadable by unauthorized parties and protects customer data and thus the reputation of a company "De-values" account data because it cannot be decrypted even if stolen It simplifies compliance with PCI DSS requirements Reduces P2PE self-assessment questionnaire to only 26 Q requirements: Who can use SAQ P2PE-HW? A: SAQ P2PE-HW is intended for traders eligible for SAQ, who process cardholder data only through approved payment terminals as part of a P2PE solution listed by the Council. Traders wishing to use SAQ P2PE-HW must confirm that: They are using a P2PE solution that is listed in the PCI SSC list of validated P2PE solutions Do not store, process or transmit data of cardholders on any system or electronic support (e.g., on computers, portable disks or audio recordings) outside the payment terminal used as part of the P2PE solution Do not store the card holder data in electronic format. This includes checking that there is no retention of cardholder legacy data from other payment devices or systems have implemented all controls in the P2PE instruction manualprovided by the P2PE solution provider. D: How does CardConnect reduce the scope of PCI audit by an Independent Software Provider? A: An independent software provider that provides software solutions to traders who process credit cards, can remove their respective application from the PCI application field until their solution is integrated with CardConnect P2PE solution. For more information about how CardConnect can help you with PCI compliance, fill out the form below and we will connect you with our support teams. Teams. what is pci compliance requirements. what is pci compliance

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