



Understanding PCI Data Security Standards

What are the PCI Data Security Standards?

The Payment Card Industry Data Security Standards (PCI DSS) were created by the major credit card brands to protect cardholder data and reduce fraud. Every business that accepts payment cards using systems that store, transmit or process credit and debit card data must comply with the PCI DSS requirements if they are to continue accepting credit cards.

What actions do I need to take?

You should carefully consider the impact of compliancy on your business.

PPI highly recommends that you take these steps to comply:

1. Use a PA-DSS (PABP) validated payment application
2. Complete and submit to your acquirer an annual self-assessment questionnaire (SAQ)
3. Perform ongoing quarterly scans of your Internet connection using a PCI-SSC Approved Scanning Vendor (ASV)

Visit the PCI Security Standards Council website at www.pcisecuritystandards.org for more information.

What could happen if I don't comply?

Key deadlines for businesses have already passed, so it is expected that all businesses that handle card data are meeting the requirements of the PCI DSS. If you don't comply with the Standards, your livelihood and the future growth of your business are potentially at risk. A security breach and compromise of payment card data can have far reaching consequences, including:

- Fines and penalties from the card brands, with amounts starting at \$10,000
- Loss of customers and your brand reputation
- Regulatory notification requirements and litigation costs incurred to defend your company
- Loss or suspension of merchant account processing, resulting in your inability to accept any type of payment card

How can I comply?

Ciao Software recognizes the obstacles you face in meeting PCI DSS compliance requirements. To help you with this endeavor, Ciao and Payment Processing, Inc. (PPI) are offering the PayPros PCI Compliance Program for Businesses. It's an easy and straightforward way for you to become compliant at negotiated rates offered exclusively to PPI customers. To enroll, visit PPI's website at www.paypros.com/ds/merch.asp

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