



## What is PCI Compliance?

PCI compliance is a set of comprehensive security standards designed to enhance customer and payment account security. It is intended to help organizations proactively protect customer payment data.

## Who is involved with PCI Compliance?

- The PCI Security Standards Council was created in September, 2006 and includes representatives from VISA Inc., MasterCard Worldwide, American Express, Discover Financial Services, and JCB International.
- This council maintains and enhances the PCI security policies to include new payment methods while continuing to foster wide-scale adaptation.

## What are the goals and requirements?

1. Build and maintain a secure network.	1-Install and maintain a firewall configuration to protect cardholder data. 2-Do not use vendor-supplied defaults for system passwords and access.
2. Protect cardholder data.	3-Protect stored data (use encryption). 4-Encrypt transmission of cardholder data and sensitive information across public networks.
3. Maintain a vulnerability management program.	5-Use and regularly update anti-virus software. 6-Develop and maintain secure systems and applications.
4. Implement strong access control measures.	7-Restrict access to data by business need to know. 8-Assign unique ID to each person with computer access.
5. Regularly monitor and test network.	9-Restrict physical access to cardholder data. 10-Track and monitor all access to network resources and cardholder data.
6. Maintain an information security policy.	11-Regularly test security systems and processes. 12-Maintain a policy that addresses information security.

## What if I am not compliant?

The card brands can impose many different penalties ranging from warnings and fines to revoking your ability to accept credit cards. If there is a data breach traced back to your business, it can cost you tens of thousands of dollars in fines and restitution.

## What do I do next?

Please contact Abtek's PCI-DSS partner, Security Metrics and become compliant. They will walk you step through step and are able to address any concerns that you may have. They can be reached at (801) 705-5665. If you have any further questions, you can always call Abtek and speak to Arthur at (800) 544-9145.

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