

Did You Read The Fine Print?

MERCHANT OPERATING GUIDE GENERAL RULES APPLICABLE TO ALL TRANSACTIONS

7 Data Security and Privacy

You agree to post and maintain on all your Web Sites both your consumer data policy (which must comply with all Payment Brand Rules, Regulations, and Guidelines) and your method of transaction security. You may not retain or store CW2/CVC2 data or PIN data subsequent to the authorization. You must comply with all Security Standards published by the Payment Brands and the PCISSC including, but not limited to, Visa's Customer Information Security Program ("CISP"), MasterCard's Security Data Program ("MDSP") and the Payment Card Industry Data Security Standard ("PCIDSS"). Pursuant to the Security Standards, you must, among other things: **(i) install and maintain a working network firewall to protect data accessible via the internet; (ii) keep security patches up to date; (iii) encrypt stored data and data sent over open networks; (iv) use and update antivirus software; (v) restrict access to employees who are on a "need to know" basis; (vi) assign a unique ID to each person with computer access to data; (vii) not use vendor-supplied defaults for system passwords and other security parameters; (viii) track access to data by unique ID; (ix) regularly test security systems and processes; (x) maintain a policy that addresses information security for employees and contractors; (xi) restrict physical access to Customer information; (xii) when outsourcing administration of information assets, networks, or data you must retain legal control of proprietary information and use limited "need to know" access to such assets, networks or data; and (xiii) reference the protection of Customer Information and compliance with the Security Standards in contracts with other service providers. You must notify Paymentech of any third party vendor with access to Customer Information, and you are responsible for ensuring that all third party vendors are compliant with the Security Standards, to the extent applicable. The Security Standards may require that you engage an approved third party vendor to conduct quarterly perimeter scans and/or security reviews can be accessed through www.Visa.com and www.MasterCard.com**

Merchants **have already agreed** to be PCI Compliant !

Managing the Elements

PCI Compliance
is more than POS

