



Payment Card Industry (PCI) Data Security Standard Compliance Tables

Visa has instituted a Cardholder Information Security Program (CISP) that is integrated within the Payment Card Industry (PCI) Data Security Standard. Best practices for securing credit card data that is stored, processed or transmitted by merchants of any type and/or by processors are clearly defined in this standard.

JANUS Associates is a PCI Qualified Data Security Company (QDSC) by Visa USA. This qualification authorizes JANUS to perform PCI Data On-Site Security Audits required of level 1 merchants and levels 1 and 2 service providers to validate compliance with the PCI Data Security Standards. All merchants and service providers that store, process, or transmit cardholder data must comply with the current PCI Data Security Standards.

The following tables outline the actions required of merchants and service providers in order to comply with industry regulations.

Table 1 reviews the Validation Actions required by merchants of different levels to comply with the PCI Data Security Standard.

Table 2 reviews the Validation Actions required by service providers of different levels to comply with Visa CISP compliance requirements.

Table 1: PCI Data Security Standard Compliance for Merchants

Merchant Level	Selection Criteria	Validation Actions	Validated By
1	Any merchant - regardless of acceptance channel - processing more than 6,000,000 Visa transactions per year	Annual On-Site Security Audit and Quarterly Network Scan	Independent Security Assessor or Internal Audit if signed by an Officer of the company Qualified Independent Scan Vendor
	Any merchant that has suffered a hack or an attack that resulted in an account data compromise		<i>Level 1 Merchants should have validated compliance by September 30, 2004</i>
	Any merchant identified by any card association as Level 1		
2	Any e-commerce merchant processing 150,000 to 6,000,000 transactions per year	Annual PCI Self-Assessment Questionnaire and Quarterly Network Scan	Merchant Qualified Independent Scan Vendor <i>Validation is required no later than June 30, 2005</i>

3	Any e-commerce merchant processing 20,000 to 150,000 transactions per year	Annual PCI Self-Assessment Questionnaire and Quarterly Network Scan	Merchant Qualified Independent Scan Vendor <i>Validation is required no later than June 30, 2005</i>
4	All other merchants, regardless of acceptance channel	Recommended Annual PCI Self-Assessment Questionnaire and Recommended Annual Network Scan	Merchant Qualified Independent Scan Vendor <i>Note: While compliance is <u>mandatory</u> for Level 4 Merchants, validation is optional but <u>strongly recommended</u></i>

Table 2: Visa CISP Compliance for Service Providers

Merchant Level	Selection Criteria	Validation Actions	Validated By
1	All VisaNET processors (Member and nonmember) and all payment gateways	Annual On-Site Security Audit and Quarterly Network Scan	Independent Security Assessor or Internal Audit if signed by an Officer of the company Qualified Independent Scan Vendor
2	Any service provider that is not in Level 1 and stores, processes, or transmits more than 1,000,000 Visa accounts/transactions annually	Annual On-Site Security Audit And Quarterly Network Scan	Qualified independent Security Assessor Qualified Independent Scan Vendor
3	Any service provider that is not in Level 1 and stores, processes, or transmits less than 1,000,000 Visa accounts/transactions annually	Annual PCI Self-Assessment Questionnaire and Quarterly Network Scan	Qualified Independent Scan Vendor