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# PCI COMPLIANCE VALIDATION SERVICE PROGRAM

## Understanding PCI Compliance

As a merchant, you are required to be compliant with the Payment Card Industry Data Security Standard (PCI DSS), a set of comprehensive requirements developed by the major card brands to facilitate the adoption of consistent data security measures.

The core of the PCI DSS is a group of principles and accompanying requirements, around which the specific elements of the DSS are organized:

## Build and Maintain a Secure Network:

- **Requirement 1** – Install and maintain a firewall to protect cardholder data
- **Requirement 2** – Do not use vendor-supplied defaults for system passwords and other security parameters

## Protect Cardholder Data:

- **Requirement 3** – Protect stored cardholder data
- **Requirement 4** – Encrypt transmission of cardholder data across open, public networks

## Maintain a Vulnerability Management Program:

- **Requirement 5** – Use and regularly update anti-virus software
- **Requirement 6** – Develop and maintain secure systems and applications

## Implement Strong Access Control Measures:

- **Requirement 7** – Restrict access to cardholder data by business need-to-know
- **Requirement 8** – Assign a unique ID to each person with computer access
- **Requirement 9** – Restrict physical access to cardholder data

## Regularly Monitor and Test Networks:

- **Requirement 10** – Track and monitor all access to network resources and cardholder data
- **Requirement 11** – Regularly test security systems and processes

## Maintain an Information Security Policy:

- **Requirement 12** – Maintain a policy that addresses information security