



# WHAT'S "PCI"?

PCI (Payment Card Industry) Compliance is a set of requirements that ensure all merchants that process, store or transmit credit card information maintain a secure environment.

*Compliance is broken down into four levels, each with requirements based on the volume of yearly transactions:*

LEVEL:	MERCHANTS THAT:	COMPLIANCE REQUIREMENTS:
4	<p>(1) Process <b>less than 20,000 Visa e-commerce</b> transactions per year.</p> <p>(2) Process <b>under 1,000,000 transactions of all kinds</b> per year.</p>	<ul style="list-style-type: none"> <li>• Completion of annual Self-Assessment Questionnaire (SAQ)</li> <li>• Quarterly Approved Scanning Vendor (ASV) network scans recommended</li> <li>• PCI Attestation of Compliance Form</li> </ul>
3	<p>Process <b>20,000 to 1,000,000 Visa e-commerce transactions</b> per year.</p>	<ul style="list-style-type: none"> <li>• Completion of annual Self-Assessment Questionnaire (SAQ)</li> <li>• Quarterly Approved Scanning Vendor (ASV) network scans</li> <li>• PCI Attestation of Compliance Form</li> </ul>
2	<p>Process <b>1,000,000 to 6,000,000 Visa transactions</b> per year across all payment card channels.</p>	<ul style="list-style-type: none"> <li>• Completion of annual Self-Assessment Questionnaire (SAQ)</li> <li>• Quarterly Approved Scanning Vendor (ASV) network scans</li> <li>• PCI Attestation of Compliance Form</li> </ul>
1	<p>(1) Process <b>over 6,000,000 Visa transactions</b> per year across all payment card channels.</p> <p>(2) Visa, at its discretion, determines who should meet the Level 1 merchant requirements.</p>	<ul style="list-style-type: none"> <li>• Annual Report on Compliance (“ROC”) by Qualified Security Assessor (“QSA”) or Internal Auditor</li> <li>• Highly recommended that the auditor obtains PCI SSC Internal Security Assessor (“ISA”) certification</li> <li>• Quarterly Approved Scanning Vendor (ASV) network scans</li> <li>• PCI Attestation of Compliance Form</li> </ul>



# WHAT'S THE RISK?

Payment brands may fine acquiring banks \$5,000 - \$100,000 per month for violations, which may fall directly on merchants. Violations can result in increased transaction fees or termination.

**How much a breach could cost your business (per record):**

CATEGORY:	DESCRIPTION:	COMPANY IN LOW PROFILE, NON-REGULATED INDUSTRY	COMPANY IN LOW PROFILE, REGULATED INDUSTRY	COMPANY IN HIGH PROFILE, HIGHLY REGULATED INDUSTRY
Discovery, Notification & Response	Outside legal counsel, mail notification, calls, call center & discounted product offers	\$50 per record	\$50 per record	\$50 per record
Lost Employee Productivity	Employees diverted from other tasks	\$20 per record	\$25 per record	\$30 per record
Opportunity Cost	Customer churn & difficulty in getting new customers	\$20 per record	\$50 per record	\$100 per record
Regulatory Fines	FTC, PCI, SOX	\$0 per record	\$25 per record	\$60 per record
Restitution	Civil court may ask to put money aside in case breaches are discovered	\$0 per record	\$0 per record	\$30 per record
Additional Security & Audit Requirements	The security and audit requirements levied as a result of a breach	\$0 per record	\$5 per record	\$10 per record
Other Liabilities	Credit card replacement costs, civil penalties if specific fraud can be traced to breach	\$0 per record	\$0 per record	\$25 per record
<b>TOTAL COST PER RECORD</b>		<b>\$90 TOTAL</b>	<b>\$155 TOTAL</b>	<b>\$305 TOTAL</b>



# HOW CAN I PROTECT MY BUSINESS?

1. Use a Point of Sale (POS) device considered to currently be PCI/PADD/CISP compliant
2. Contact your POS software provider to purchase the most recent version of your current system
3. Replace your current POS software with a host based solutions such as TransNational's Payment Gateway. **Contact our Support Team at 888.998.6224 for more information**
4. Complete the PCI Self-Assement



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