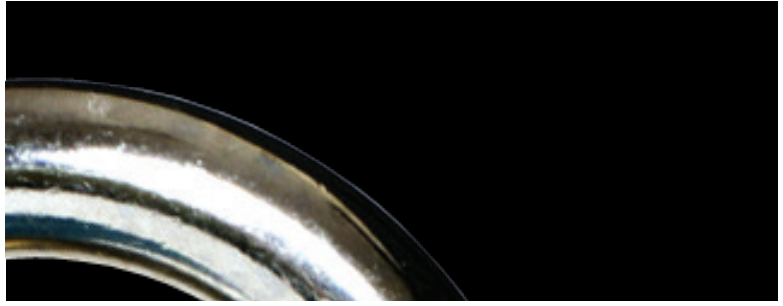


new!

PCI IQ



What's your PCI IQ? Read each issue of **connect** this year to find out! To prep our readers for this "course" that will test your PCI IQ, we thought we'd start with the basics. If you can answer at least 4 out of the following 6 questions, you're ready to start measuring your PCI IQ in the next issue of **connect**. If you can't, we recommend you take our PCIwise course before the next PCI IQ lesson! In the next issue, we will print the first lesson article in this series and you can take the first quiz. For now, refresh your PCI IQ with the basics... Good Luck! **C**

PCI IQ: The Basics

1) What does PCI stand for?

Answer: Payment Card Industry. PCI denotes the debit, credit, prepaid, e-purse, ATM, and POS cards and associated businesses.

2) What are the two major causes of data breaches?

Answer: 1) Lack of good password administration. 2) Failure to secure remote access points.

3) Who mandates and enforces PCI compliance?

Answer: PCI compliance is mandated by individual payment card companies: Visa, Mastercard, AMEX, Discover, and JCB International.

4) Name the PCI Compliance Levels and how they are determined.

A qualified answer might state: Merchants are divided into four (4) categories, and each credit card company may add their own stipulations to each. The retail vertical solution providers should understand the differences and must be prepared to help their clients' payment processes adhere to the variations.

5) Does PCI compliance apply to debit card transactions? Why or why not?

Answer: Yes. They apply to PCI compliance if they are branded with any of the five card brand logos that participate in the **PCISSC**.

In-scope cards include any debit, credit, and pre-paid cards branded with one of the five card association/brand logos that participate in the PCISSC - American Express, Discover, JCB, MasterCard, and Visa International.

6) What does PCI DSS define as a "merchant?"

Answer: Any entity that accepts payment cards with logos from the five members of the PCISSC.

A merchant is defined as any entity that accepts payment cards bearing the logos of any of the five members of PCISSC (American Express, Discover, JCB, MasterCard or Visa) as payment for goods and/or services. Note that a merchant that accepts payment cards as payment for goods and/or services can also be a service provider, if the services sold result in storing, processing, or transmitting cardholder data on behalf of other merchants or service providers. For example, an ISP is a merchant that accepts payment cards for monthly billing, but also is a service provider if it hosts merchants as customers.

Way to go Dumac!

Last year, Dumac Business Systems, Inc. had 45 team members complete the PCIwise Certificate Program. That's the largest amount of PCIwise Certificate achievement to be completed by a single company in 2012!

Take the PCI IQ Challenge outside of the magazine! Keep your skills sharp by taking the PCIwise courses offered in the RSPA Center for Industry Education. It's FREE for members!



How Did You Do?

Stay tuned to the next issue to begin testing your PCI IQ!



IN OTHER WORDS

PCISSC | Payment Card Industry Security Standards Council

(Noun): The PCISSC is an open global forum, launched in 2006, that is responsible for the development, management, education, and awareness of the PCI Security Standards, including the Data Security Standard (PCI DSS), Payment Application Data Security Standard (PA-DSS), and PIN Transaction Security (PTS) requirements.