PCI DSS Compliance
A Quick Guide for Merchants

eCOMM merchant solutions
www.ecomm365.com

At eCOMM payment security is our priority and as a result we have a PCI DSS programme in place. As a merchant, the safety and security of your and your customers' sensitive information should be paramount — especially when it comes to payments. New advances in commerce and payments technology often necessitate new rules and regulations to help ensure that both businesses and consumers are protected. This is where PCI DSS compliance comes in, to proactively protect customer account data.

The Payment Card Industry Data Security Standards (PCI DSS) is a set of requirements for enhancing payment account data security. These standards were developed by the PCI Security Standards Council, which was founded by Visa®, Mastercard®, JCB®, Discover® and American Express® to facilitate industry-wide adoption of consistent data security measures on a global basis.

It applies to all businesses that take credit and debit cards, regardless of size of the business or the size or transaction volume. This includes retail shops, mail / telephone order companies and e-commerce businesses. Every business involved in the storage, processing and/or transmission of payment card numbers must comply.

The fallout of non-compliance would have a damaging financial effect on any business of any size. You could be subject to non-compliance fines from the Card Schemes.
You can mitigate risk by maintaining compliance and providing verification and certification as required by the industry. By following the standardised PCI DSS procedures, you can:

1. Protect your customers' personal data
2. Boost customer confidence through a higher level of data security
3. Insulate your organisation from financial losses and remediation costs
4. Maintain customer trust and safeguard the reputation of your brand

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For more information on PCI DSS, see the PCI Security Standards Council website.

www.pcisecuritystandards.org

Frequently Asked Questions

What does PCI DSS compliance mean?

PCI DSS stands for Payment Card Industry Data Security Standard, which sets the requirements for organizations and sellers to safely and securely accept, store, process, and transmit cardholder data during credit card transaction to prevent fraud and data breaches.

Who needs PCI DSS compliance certification?

Although there is technically no such thing as “PCI certification,” sellers of all sizes, service providers, banks, and any other organizations that process credit card payments need to prove they are PCI compliant.

What are the PCI DSS compliance levels?

There are four levels of PCI compliance; each level has unique requirements for a business to validate its compliance. The level under which your business falls is based on your total transaction volume, annually.

How can I become compliant?

To help you become certified eCOMM Merchant Solutions Ireland has partnered with Sysnet Global Solutions. Sysnet Global Solutions is a Qualified Security Assessor (QSA) and will contact all our merchants who process card payments. They will conduct a Self-assessment Questionnaire (SAQ). The SAQ will take about 20 minutes.

Can I use a certification from a different QSA?

Yes, once it is within date and the QSA is an approved vendor. You can send your proof of certification to our PCI department at compliance@ecomm365.com. Please quote your business name and Merchant ID.

Do charges apply?

Yes, a non-compliance fee will apply to any merchant who does not complete certification through the SAQ.

How often do I have to comply with PCI DSS?

Annually. This is to ensure businesses are maintaining compliance with the standard, and to identify if anything new has come into scope for the assessment due to growth and/or expansion.
For example: the introduction of an eCommerce site or the addition of a new premises will affect the risk factors.

I outsource all my cardholder data functions via a third-party service provider, do I still need to do this?

Yes. Outsourcing cardholder data functions to a third-party service provider does not exclude a business from PCI DSS compliance. It may reduce the scope and effort involved in the annual assessment, providing the third party is PCI DSS compliant.

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