



PCI Compliance Information

Overview:

Payment Card Industry (PCI) Data Security Standards are real and have been mandated to protect you, your business and your consumers. This information should be used as a tool to help you understand these standards and how they will effect your business.

History of PCI:

The Payment Card Industry Security Standards Council ("the Council") was founded by Discover, JCB, MasterCard, American Express, and Visa. Effective September 7, 2006, this Council now owns and maintains the Payment Card Industry Security Standards ("PCI DSS"). PCI evolved from mounting card issuer concerns over the growing frequency of payment card compromises at merchant locations.

PCI Standards:

PCI DSS is a set of clearly defined standards of setting forth a merchant's duties to secure sensitive cardholder data. The standards apply to all entities that store, process, or transmit cardholder data, including entire cardholder's account number, expiration date, cardholder name and the service code describing whether a sale was made inside or outside.

PCI DSS generally:

- Sets standards for handling card transaction data.
- Governs the encryption standards for the Personal Identification Number (PIN) for debit transactions.