

# Payment Card Industry (PCI) Compliance

# What is Payment Card Industry Data Security Standard (PCI DSS)?

**Industry-wide requirements established by the Payment Card Industry Security Standards Council and enforced by the Card Organizations to protect cardholder account data**

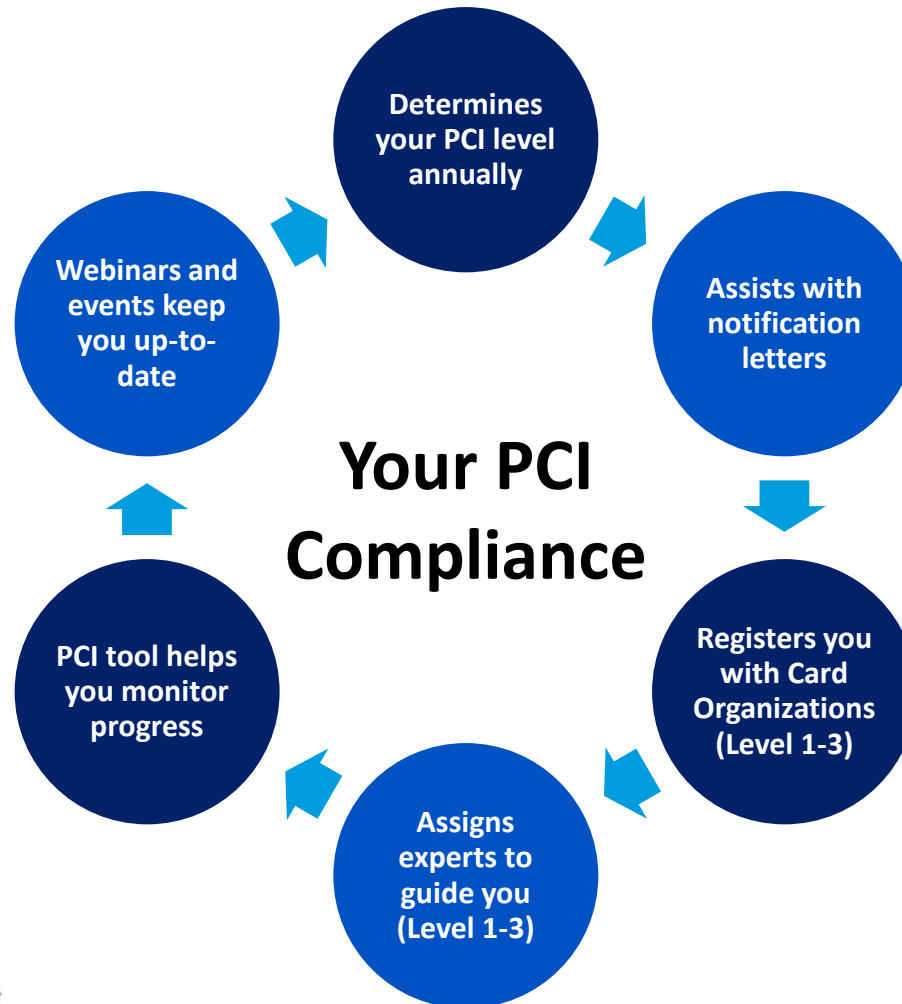
- Helps protect cardholder data
- Helps prevent data compromises
- Applies to all payment card types bearing the Card Organization logos
- All merchants who accept any type of card payments must comply with the PCI DSS at all times and validate annually
- Provides the minimum security standards for a merchant's payment environment



# PCI DSS Level 1-3 Card Data Security

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Our PCI team will provide assistance in achieving and maintaining PCI compliance



**Merchant Services**

# PCI DSS Levels Overview

PCI level	Transaction Volume Per Card Brand (Visa® or Mastercard®)	PCI Compliance Validation Documentation
1	Merchants processing more than 6 million transactions annually (all channels)	<ol style="list-style-type: none"> <li>1. Annual Report on Compliance (ROC) <i>Note: this must be completed by either a PCI SSC-certified Qualified Security Assessor (QSA) or Internal Security Assessor (ISA)</i></li> <li>2. Quarterly network scan results</li> <li>3. Attestation of Compliance (AOC)</li> </ol>
2	Merchants processing 1 million to 6 million transactions annually (all channels)	<ol style="list-style-type: none"> <li>1. Quarterly network scan results</li> <li>2. Annual Self-Assessment Questionnaire (SAQ) or ROC <i>Note: this must be completed by either a PCI SSC-certified Qualified Security Assessor (QSA) or Internal Security Assessor (ISA)</i></li> <li>3. AOC</li> </ol>
3	Merchants processing greater than 20,000 eCommerce transactions and less than 1 million overall transactions annually	<ol style="list-style-type: none"> <li>1. Quarterly network scan results</li> <li>2. Annual SAQ including AOC signature</li> </ol>
4	Merchants processing less than 20,000 eCommerce transactions annually and all other channels up to 1 million transactions annually	<ol style="list-style-type: none"> <li>1. Annual SAQ</li> <li>2. Quarterly Network Scan</li> <li>3. AOC</li> </ol>



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