







What is the PCI DSS?

The benefits of compliance

SaferPayments

Non-compliance fees

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

Do I have to comply?

The PCI DSS is a mandatory requirement for any business who takes card payments. It's a set of 12 mandatory requirements from the Card Schemes designed to ensure that all companies that process, store or transmit card information maintain a secure environment and help businesses reduce the risk of loss.

Put simply, the PCI DSS is about preventing card payment information held by customers, or their third parties, from being used fraudulently and all the consequential financial and reputational losses associated with this.

For more information about the PCI DSS visit pcisecuritystandards.org





FAQ's

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

Do I have to comply?

Yes. The Payment Card Industry Data Security Standard is a mandatory requirement of the card schemes (i.e. Visa® and Mastercard®) and applies to any business which takes card payments. All customers who store, process, or transmit cardholder data (regardless of size) must comply with PCI DSS. The requirements apply to all acceptance channels including retail (brick-and-mortar), mail/telephone order (MOTO) and eCommerce (online).







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What's the benefit of being PCI DSS compliant?

By complying with the 12 requirements, you'll be:

- · Helping with the safe handling of card payment data
- Protecting* your business and your customers against the growing threat of card fraud
- · Saving money by avoiding non-compliance fees
- *Once you are certified with the SaferPayments programme, if we are fined by the Card Schemes because you experience a data breach, we will waive our right to pass the first £35,000 / €43,000 of fines on to you. To qualify for this waiver, you must meet the conditions below.
- · Have answered the online questionnaire honestly and in good faith when selfcertifying compliance
- Within 7 working days of discovery of the data compromise advise us in writing of any failure of security within your business or your card acceptance systems
- Retain records, logs and electronic evidence relating to a data compromise and make this available promptly upon request by Worldpay or the Card Schemes
- Co-operate with Worldpay and the involved payment networks in all investigations relating to any data compromise, including allowing forensic investigators, appointed by Worldpay







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Why choose SaferPayments?

How can I access the SaferPayments portal?

I've forgotten my username and password

Are there any associated costs for SaferPayments

What is an IP scan and do I require this?

I'm already compliant with another quality security assessor (QSA)

The **SaferPayments** programme has been created to guide you step by step through the PCI DSS process.

It has been designed to make it quicker and easier for you to confirm your compliance with the PCI DSS.

You'll have access to an online portal, email and chat support, for any help you need during the PCI DSS compliance process.

You'll also benefit from the following:

- · Telephone, email and chat support 6 days a week
- · Pre-population of up to 90% of your PCI DSS selfassessment questionnaire (SAQ) if using certain Worldpay products
- · Ability to schedule quarterly PCI DSS external vulnerability scanning (if applicable)
- · PCI DSS certificate of compliance (if compliant)
- \cdot Periodic email reminders in order to maintain compliance







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If registered with the service you would have received your username and password. You can access the SaferPayments portal by clicking the link below:

saferpayments.worldpay.com

Alternatively you can key saferpayments.worldpay.com in to your web browser.







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Within the SaferPayments portal there is an option to select forgotten username/password, once selected an email will be sent to advise you of your new password/username.

saferpayments.worldpay.com/services/login/forgotUsername saferpayments.worldpay.com/services/login/forgotPassword







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Yes, charges are applicable to all customers for further information please contact Worldpay contact Centre on 03457 616263

For customers who are certified with another Qualified Security Assessor (QSA)

· If you upload your certificate of compliance from another (QSA) onto the SaferPayments portal when you receive your welcome email/letter and password this will be free of charge

IMPORTANT INFORMATION

Please note you will not receive any protection from Worldpay's SaferPayments programme if using an alternative QSA. Any level of cover/protection, plus associated charges will be as per your agreement





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If you transmit credit card data over the internet you are required to run, and pass, vulnerability/IP scans. An IP scan examines the public-facing aspects of your network for security weaknesses that could lead to an Account Data Compromise (ACD). The scan will not make any changes or penetrate your network or website, and there should be no noticeable impact on your daily processing operations. Our goal is to help you diagnose and resolve any areas of concern to help you continue to handle credit and debit card data safely and securely.

All our customers with an IP Terminal from Worldpay will not be required to have an IP scan as we have completed PCI-PTS v3 certification. This helps keep Worldpay devices that connect via the internet, Wi-Fi, or GPRS secure.

The use of Worldpay products will be flagged within your profiling section once you login to the SaferPayments portal.







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You'll need to upload your certificate of compliance to the SaferPayments portal once your receive your welcome email/letter and password or fees will apply.

If you have a questions about any PCI DSS related charges you can contact us on 0345 761 6263.

For any question regarding becoming PCI DSS compliant, you can log on to the portal **saferpayments.worldpay.com** or contact our SaferPayments help desk on 0330 808 0663.







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Can I avoid paying any of these charges?

Once you become PCI DSS compliant any associated monthly non compliance fees will no longer apply. You will still need to pay the SaferPayments programme fee as this is applicable to all customers irrespective of your compliance status. This fee reflects the management of your compliance, along with initial and ongoing costs of implementing the SaferPayments programme and ensuring that you have a mechanism to validate your compliance.







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