

Retail STAR Newsletter

June, 2009



PCI Compliancy

What do all those acronyms mean?

Today, customers are using Credit Cards and Debit Cards more than ever. As these types of payments become more popular, the need for increased security become more apparent. PCI Compliancy is the Credit Card Industry's response to this need.

What is PCI Compliancy?

The PCI Security Standards Council, a group consisting of Payment Card companies like VISA and American Express, created the PCI DSS. This new standard in data collection and handling ensures a safer environment for customers using credit cards and debit cards. These standards affect all stages of card transactions, from processing to storage and transmission.

How does it affect you?

According to the PCI SSC, compliance with the new standards is mandatory for all payment processors, POS payment applications, and merchants of all sizes. If you process credit cards at your store location, the new security standard applies to you.

Are you liable?

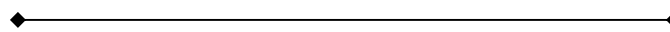
Yes, merchants are liable for any card data breaches or thefts from their businesses, regardless of the number of cards affected. When you sign a credit card processing agreement, you are agreeing to the card association's requirements, and are committing to follow the PCI DSS.

How does Retail Star address issues of compliancy?

Because Retail STAR 8.5 does not receive, store, or transmit sensitive credit card data, it is out of the scope of PCI DSS/PA-DSS.

X-Charge 7.0 and higher is fully PCI DSS/PA-DSS compliant and audited. Using X-Charge 7.0 with Retail STAR 8.5 allows you to meet PCI compliancy.

ACRONYM	DESCRIPTION
CISP	Cardholder Information Security Program
PABP	Visa's Payment Application Best Practices
PCI	Payment Card Industry
PCI SSC	Payment Card Industry Security Standards Council, LLC. Members consist of VISA, MasterCard, American Express, Discover, and JCB.
PCI DSS	Payment Card Industry Data Security Standard – Applies to merchants.
PCI PA-DSS	Payment Card Industry Payment Application Data Security Standard – Applies to manufacturers of software systems that accept electronic payments.
PCI PED	Payment Card Industry PIN Entry Devices – Applies to companies that manufacture devices that accept personal identification number (PIN) entry for all PIN-based transactions. Merchants should use only certified PED devices.
QSA	Qualified Security Assessor – QSAs are companies that assist organizations in reviewing the security of its payments transaction systems and have trained/certified personnel and processes to assess and validate compliance with both PCI DSS and PA-DSS. TrustWave is an ASV – Approved Scanning Vendor – Certified companies that provide commercial software tools to perform certified vulnerability scans of systems.
SAQ	Self-Assessment Questionnaire – A required validation tool for merchants and service providers who are not required to do on-site assessments for PCI DSS compliance. There are four different SAQs targeted to various business types (i.e. card present, card not present, etc.)
ROV	Reports of Validation – A central repository for PA-DSS approved applications.



For more information, visit our PCI Compliancy FAQ [Here](#)

To learn more about Retail STAR version 8.5 or X-Charge version 7.0, contact Retail STAR Support at 1.800.949.1470 option 6.