

What is PCI?



The Payment Card Industry (PCI) Data Security Standard (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 American Express, Discover Financial Services, JCB International, MasterCard Worldwide and Visa, Inc. to facilitate industry-wide adoption of consistent data security measures on a global basis. The standard aims to increase awareness and promote best practices in the handling of sensitive information as a means to minimizing identity theft and fraudulent transactions.

Why should I, as a merchant, comply with the PCI Security Standards?

At first it may seem time consuming and confusing. Compliance with data security standards can bring major benefits to businesses of all sizes, while failure to comply can have serious and long-term negative consequences.

I only process a few hundred dollars a month. Does my merchant account still need to be PCI compliant?

Yes, all merchants, whether small or large, are required to be PCI compliant. The payment brands have collectively mandated PCI DSS compliance for any and all organizations that process, store or transmit payment cardholder data.

What do I need to do to validate my PCI DSS compliance?

The BankFIRST PCI Compliance Management Service includes: assistance in determining which version of the Self-Assessment Questionnaire is appropriate for your business; administration of any applicable network scans; guidance on any necessary remediation efforts; and certification and validation of your account's compliance.

You may access the site through the BankFIRST homepage by using the search feature and the key word "PCI".

User ID: Your Merchant Number (starts with a 4312) This can be found on your merchant statements.

Password: Your last five digits of your Merchant Number and the uppercase abbreviation for the state of Florida.

For example, a merchant with MID# 431234567888 located in Florida would have an initial temporary password of "67888FL". You will be prompted to change this password after logging in for the first time.

How long is the PCI compliance certification valid?

The PCI compliance certificate is valid for one year from the date the certificate is issued. To maintain your compliance, you are required to complete the PCI DSS self-assessment questionnaire annually and conduct any applicable network scan on a quarterly basis.

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