

# PCI DSS PAYMENT CARD INDUSTRY DATA SECURITY STANDARDS

Mitigate risk against potential breach, subsequent fines, and PR headaches with our world-class Qualified Security Assessors (QSAs).

Specialising in value-add landscape reviews, we work smart - ensuring compliance is best fit for your business. You save time, effort, and money.

The PCI DSS is an information security standard designed to reduce payment card fraud. Mandated by the five leading payment card brands, and administered by the Payment Card Industry Security Standards Council, the PCI DSS set out security controls that must be adhered to for best practice data security.

Organisations requiring compliance must undergo annual audits. For VISA and MasterCard, there are four levels of compliance, based on the number of payment card transactions processed per year (other cards operate slightly differently - our QSAs can advise). PCI DSS compliance requirements depend on your merchant or service provider level:

- Level 1: PCI DSS compliance requires validation via a QSA.
- Level 2 MasterCard: merchants must validate compliance using a QSA. Level 2 VISA merchants can self-assess through the Self-Assessment Questionnaire.
- Level 3 and 4 merchants can self-assess using the Self-Assessment Questionnaire (SAQ).

To reduce risk further, self-assessments can also be validated by a QSA to ensure that compliance has been properly validated.

## CHANGING STANDARDS: 3 YEAR CYCLE

Evolving every 3-years, guidance is updated and new controls are introduced to improve the industry and ensure effective data security implementation. As a PCI DSS Qualified Security Assessor Company, One Compliance is specialised - our first-class QSAs can walk you through how the changes may impact your business.

Ensure your card payment landscape & data environment is compliant with QSAs who work smart.

## COST-EFFECTIVE PCI COMPLIANCE: 4 EASY STEPS

### 1. REVIEW OPTIONS

Review options available to eradicate processes and technologies that aren't necessary. In return, reduce the scope of your compliance program and mitigate risk.

### 2. ADDRESS CONTROLS

Ensure remaining controls are addressed appropriately. Your QSA will advise on the most practical way to achieve the controls needed.

### 3. AUDIT

Ensure correct controls are in-place - review documentation, interview key stakeholders, and observe processes, actions, states, system settings, and system configurations.

### 4. SUPPORT

Small changes to payment platforms can severely impact compliance. Capitalise on our QSA support and ensure no unpleasant surprises at your next PCI DSS assessment.

## QSA - QUALIFIED SECURITY ASSESSORS

A QSA is an individual certified by the PCI Security Standards Council to conduct PCI DSS assessments. They will produce a Report on Compliance (RoC) and an Attestation of Compliance (AoC), both of which are required to validate PCI DSS compliance.

One Compliance operate an experience and highly qualified team that leverage on extensive experience within the card payments market space, to take an approach which reduces both risk and ongoing cost of maintaining your PCI-DSS.

**Our world-class QSAs work smart - they look to reduce complexity, mitigate risk and ensure your data is both secure and compliant.**

## TAILORED BUSINESS SOLUTIONS

We specialise in reviewing your PCI DSS landscape to provide a tailored solution. Understanding the processes within your payment channels, our QSAs work smart - they look to rationalise, reduce the number of applicable controls and save valuable resource.

- What is the maximum scope reduction?
- What level of scope reduction is acceptable to the organisation?
- What effort is likely required to change processes in order to reduce PCI DSS scope?
- What opportunities are available to outsource and who are the appropriate partners?

**One Compliance** is a trusted data privacy and cyber security specialist who focus on increasing the robustness of your security. Our qualified team of consultants and QSAs help reduce complexity, mitigate risk, and ensure your data is both secure and compliant. Contact us today to speak with one of our team about how we can help you.

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knowledgeable, they  
explain compliance  
in an easy to  
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