



**PCI DSS Security Standard**  
**(Payment Card Industry Data Security Standards)**

| <b>Objectives</b>                           | <b>PCI DSS Requirements</b>  |
|---|--|
| Install and maintain secure network         | <ol style="list-style-type: none"><li>1. Install and maintain a firewall configuration to protect cardholder data</li><li>2. Prevent the use vendor-supplied default passwords and other security settings</li></ol>                   |
| Protection of cardholder data               | <ol style="list-style-type: none"><li>3. Protection of stored cardholder data</li><li>4. Encryption of transmission of cardholder data across open, public networks</li></ol>  |
| Maintain a Vulnerability Management Program | <ol style="list-style-type: none"><li>5. Use and regularly update anti-virus software or programs</li><li>6. Develop and maintain secure systems and applications</li></ol>  |
| Implement Strong Access Control Measures    | <ol style="list-style-type: none"><li>7. Restrict access to cardholder data by business need to know</li><li>8. Identify and authenticate access to system components</li><li>9. Restrict physical access to cardholder data</li></ol> |
| Regularly Monitor and Test Networks         | <ol style="list-style-type: none"><li>10. Track and monitor all access to network resources</li><li>11. Regularly test security systems and processes</li></ol>  |
| Maintain an Information Security Policy     | <ol style="list-style-type: none"><li>12. Maintain an information security policy</li></ol>  |

For more information, please refer to the following links:

**PCI SSC:**

[Official PCI Security Standards Council Site - Verify PCI Compliance, Download Data Security and Credit Card Security Standards](#)

**VISA:**

[Payment Card Industry Compliance | PCI DSS Compliance | Visa](#) (Visa Europe - UK)

**MasterCard:**

[PCI DSS Merchant Compliance Levels | Secure Customer Data \(mastercard.us\)](#)

**American Express:**

[PCI Compliance and Data Security | American Express<sup>9</sup>](#)

**Union Pay:**

[PCI payment gateway solution | UniPay Gateway](#)

**Diners Club & Discover Global Network:**

[Cards, Benefits, Airport Lounges | Diners Club International](#)  
[PCI DSS Compliance Assessment | Discover Global Network](#)