

Data Security.

The Payment Card Industry Data Security Standard.
Introducing a new level of protection against card fraud.



What is PCI DSS?

The introduction of the Payment Card Industry Data Security Standard (PCI DSS) is a global standard for cardholder account data protection and is an important development in card data security.

However you trade, each transaction you process involves sensitive cardholder information which must be processed, stored and transmitted securely to protect your customers and your business, from the increasing threat of card fraud.

How does PCI DSS apply to me?

PCI DSS consists of 12 requirements, some or all of which may be applicable to you and your outlet(s) depending on the nature of your business and whether or not you store card data. Compliance to PCI DSS is mandated by Visa and MasterCard® (the Card Schemes) and applies to all merchants who accept credit and debit cards.

Compliance is not a one-time requirement. Merchants are expected to maintain compliance at all times and required to validate their compliance on an annual basis.



Lloyds TSB | Cardnet

What do I need to do?

Depending upon your organisation's size and type, you must either complete a PCI DSS Self Assessment Questionnaire (SAQ) or have a Formal Onsite Assessment by a Qualified Security Assessor. The SAQ is primarily aimed at small to medium-sized businesses and is a self-validation tool to demonstrate compliance.

How can Lloyds TSB Cardnet help you validate your PCI DSS Compliance?

Our new online portal www.lloydstsbcardnetpcidss.com delivered in association with our partner Sysnet Global Solutions, will give you and your outlet(s) all the information you need to become, and remain, compliant through a simple, straightforward programme.

The online portal helps you and your outlet(s) to understand which requirements are appropriate to your business and guides you through your SAQ step by step, providing support and help at every stage. It's an ongoing service which will help you and your outlet(s) to maintain compliance.

How do I access the portal?

Shortly after your merchant account(s) have been opened, you will receive the following unique log on credentials:

- A User Name, Personal Access Code and Password to allow you to enroll onto our PCI DSS Compliance Management Service Portal.
- The credentials will be provided in a letter to you in the post and to protect the privacy of your information they will be sent separately.
- Following enrolment, you must complete the SAQ and attest your compliance with PCI DSS.

Features and Benefits.

- **Dedicated helpline** – with people who have in-depth knowledge of the requirements of PCI DSS.
- **Access to a Qualified Security Assessor** – for more complex technical support and guidance on PCI DSS.
- **Unlimited network vulnerability scanning of one IP address nominated by you** – this is to support merchants who have a Point of Sale device with an internet connection, are taking Card Not Present cardholder payments through a virtual terminal or hosting their own e-commerce payment pages.
- **User-friendly web portal** – which guides your business through PCI DSS compliance validation step by step, with online user help available at every stage.

- **Reduction in liability waiver** – up to £62,500 per outlet to reduce the burden to your business from three types of loss.
 - Costs of a mandatory forensic audit performed by a Qualified Forensic Investigator (as required by the Card Schemes) when an actual or suspected breach of cardholder data occurs.
 - The Card replacement costs and related expenses.
 - Assessments and compliance fines levied by the Card Schemes for cardholder data breaches.

How much does it cost?

- A monthly fee of £5.50 per outlet will be charged to monitor and manage your compliance status and this will appear on your outlet(s) monthly Cardnet statement.

Further fees will apply if you or your outlet(s) don't take the appropriate action. These fees are:
- A monthly inactivity fee of £15 per outlet if you fail to complete the enrolment process within 3 months of receipt of a letter from Cardnet providing the initial password for access to the PCI DSS portal.
- A monthly non-compliance fee of £30 per outlet if you fail to complete the annual PCI DSS validation process and attestation of compliance on the PCI DSS portal within 6 months of receipt of a letter from Cardnet providing the initial password for access to the PCI DSS portal.

What if I have already validated my PCI DSS compliance?

If you have already validated your PCI DSS compliance as part of another PCI DSS compliance programme (for example with another Acquirer or Qualified Security Assessor) it may not be necessary for you to use our PCI DSS Compliance Management Service. However, please remember that compliance is mandatory at all times and the validation needs to be renewed annually. You will need to provide us with evidence that you have validated your PCI DSS compliance each time your validation expires.

Please note if you have validated your compliance as part of another PCI DSS compliance programme you will not be covered by our reduction in data breach liability.

Who do I contact for assistance with PCI DSS?

We are on hand to help with any queries you may have. You can contact our PCI DSS Compliance Management Service helpdesk on **0845 0710 544**. Lines are open 9am to 5pm Monday to Friday.

Please contact us if you'd like this in Braille, large print or on audio tape.

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

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