



What's the Visa mandate?

Visa requires all Level 4 merchants in the US and Canada to validate their PCI DSS (Payment Card Industry Data Security Standards) compliance annually. While Visa has always required Level 4 merchants to comply with PCI DSS, Visa is now also requiring annual validation of that compliance.

What does this mean for Worldpay?

Worldpay is required to report the compliance status of all Level 4 merchants twice a year. To meet this requirement, Worldpay requires that all merchants enroll into OmniShield Assure.

What's included in OmniShield Assure?

- a. PCI Assist, which provides access to Trustwave's portal, with tools to help merchants validate compliance. Trustwave is an industry leader in security and compliance services and has been Worldpay's longtime partner for providing merchants a PCI DSS compliance and validation tool.
- b. Breach assistance to help merchants with costs associated with a data breach.
- c. Payment security processing capabilities such as point-to-point encryption and EMV.*

What's breach assistance?

Up to \$100,000 per location and up to \$500,000 per incident in reimbursement to cover any mandatory forensic audits or fines and fees assessed by the card networks should the merchant experience a data compromise. For more information please visit <http://www.royalgroupservices.com/breach-assist/>

Why is Visa making this change with small merchants?

Hackers are targeting small merchants, accessing their networks, and stealing cardholder data for profit. The number of breaches in the SMB space has grown drastically over the past few years.

Is this mandate required by all processors?

Yes. The card networks require all acquirers to report their Level 4 merchant compliance status.

What's a Level 4 merchant?

Merchants processing less than 20,000 Visa or Mastercard eCommerce transactions annually and all other merchants (card present) processing up to one million Visa or Mastercard transactions annually.

* To leverage point-to-point encryption and EMV for transactions, your payment solution (application and hardware) needs to support these features.

What's PCI DSS compliance?

The Payment Card Industry Data Security Standard is a set of security standards for merchants, developers, and service providers. The goal of these security standards is to help ensure that payment processing is secure and protects sensitive cardholder data. While these standards are maintained by the PCI SSC, it is up to each card brand such as Visa and Mastercard to enforce their use.

How do I become PCI DSS compliant? What do I need to do?

- a. There are 12 standards with over 280 requirements that apply to entities that store, process or transmit cardholder data. This applies to merchants and service providers. Not every requirement may be applicable to the business operations of a merchant. Our PCI Assist tool will walk you through these requirements and simplify this process through a Self-Assessment Questionnaire (SAQ).
- b. Here are some examples of the 12 standards: do you have a firewall, have you set up anti-virus, do you have a security policy and train your staff on PCI compliance, do you have compliant passwords and are you changing them as required?
- c. You can get more information about PCI compliance here:
<https://www.pcisecuritystandards.org/>

What method is used by Worldpay to verify compliance?

All merchants are enrolled in PCI Assist, which includes Trustwave's Trustkeeper portal. The Trustkeeper portal is where a merchant can complete their specific SAQ, set up any applicable scans, and have the status automatically reported back to Worldpay.

Is OSA an optional tool, or are all merchants required to get involved in the program?

- a. All existing merchants are enrolled in OSA and are required to maintain PCI DSS compliance at all times.
- b. OSA will give you access to a rich set of tools and services to help you validate and monitor your compliance status. It also gives you access to payments processing capabilities (such as EMV, tokenization, and point-to-point encryption) designed to help you process payment securely. It also includes some financial loss indemnification with Breach Assist. Compared to the financial loss from a breach or imposed fines by the card associations, the cost is very low.

How do I get started?

You'll be receiving a registration email from Trustwave. From there, you can register your account, create a password, set up scans, and begin going through the SAQ. Here is an example of the registration page:

<https://pci.trustwave.com/omnishieldassure>

What if I need someone to walk me through the SAQ or need help in the Trustwave portal?

Merchants can call Trustwave at 877.257.1081, and they can help with the portal and setting up your account. Neither Worldpay nor Trustwave can answer any SAQ questions on behalf of a merchant. However, we can help you interpret some of the questions.

How does this apply to card-not-present or an eCommerce environment?

Card-not-present merchants are not eligible for EMV but are still required to be PCI DSS compliant and report that status to Worldpay. Card-not-present merchants are enrolled in OSA.

What if I have another vendor helping me through PCI compliance and validation or have already filled out the paper SAQ?

Merchants are still enrolled in our Omnishield Assure program and will be able to upload proof of validation and compliance through the Trustwave portal. Please contact Trustwave if you need assistance with this process by calling 877.257.1081.

I'm a small merchant out in the middle of nowhere. Am I really at risk?

Merchant size or location hardly matters. In fact, it's this belief that makes a business the perfect target for hackers, exploiting the overconfidence of data left unsecured.

Where can I get more help or information?

- a. For more information on OSA- <http://info.vantiv.com/omnishieldassure>
- b. For help with PCI validation and the Trustwave portal- Call Trustwave at 877-257-1081
- c. For more information on PCI DSS- <https://www.pcisecuritystandards.org/>
- d. For more information on the card network requirements on security,
 - **Visa** - <https://usa.visa.com/support/small-business/data-security.html>
 - **Mastercard** - <https://www.mastercard.us/en-us/merchants/safety-security.html>
 - **American Express** - <https://www.americanexpress.com/in/content/merchant/support/data-security/PCI-security-standards.html>
 - **Discover** - <https://www.discovernetwork.com/en-us/business-resources/fraud-security/pci-rules-regulations/>

For more information or to enroll, contact us at 800.846.4472 or ICS@worldpay.com