

## Credit Card Security Standards

In Texas there is no law for PCI (Payment Card Industry) standards, but the **PCI Security Standards Council**, a national coalition, has developed the **PCI Data Security Standard**, a set of comprehensive requirements for enhancing payment account data security.

### **Background:**

The PCI Data Security Standard was developed by the founding payment brands of the PCI Security Standards Council, including American Express, Discover Financial Services, JCB International, MasterCard Worldwide and Visa Inc. Inc. International, to help facilitate the broad adoption of consistent data security measures on a global basis.

The PCI DSS is a multifaceted security standard that includes requirements for security management, policies, procedures, network architecture, software design and other critical protective measures. This comprehensive standard is intended to help organizations proactively protect customer account data.

The core of the PCI DSS is a group of principles and accompanying requirements:

### **Build and Maintain a Secure Network**

*Requirement 1:* Install and maintain a firewall configuration to protect cardholder data

*Requirement 2:* Do not use vendor-supplied defaults for system passwords and other security parameters

### **Protect Cardholder Data**

*Requirement 3:* Protect stored cardholder data

*Requirement 4:* Encrypt transmission of cardholder data across open, public networks

### **Maintain a Vulnerability Management Program**

*Requirement 5:* Use and regularly update anti-virus software

*Requirement 6:* Develop and maintain secure systems and applications

### **Implement Strong Access Control Measures**

*Requirement 7:* Restrict access to cardholder data by business need-to-know

*Requirement 8:* Assign a unique ID to each person with computer access

*Requirement 9:* Restrict physical access to cardholder data

### **Regularly Monitor and Test Networks**

*Requirement 10:* Track and monitor all access to network resources and cardholder data

*Requirement 11:* Regularly test security systems and processes

### **Maintain an Information Security Policy**

*Requirement 12:* Maintain a policy that addresses information security

For the complete PCI DSS, visit:

[https://www.pcisecuritystandards.org/security\\_standards/pci\\_dss.shtml](https://www.pcisecuritystandards.org/security_standards/pci_dss.shtml)