

>> Payment security

(Please retain for your own records)

Important: please read carefully – you'll need to take action

The Payment Card Industry Data Security Standard (PCI DSS) applies to all businesses that process, store or transmit payment cardholder data. It's a global standard published by the PCI Security Standards Council (PCI SSC) to maintain and enforce industry best practice for data security.

In essence, the PCI DSS is about preventing the card payment information held by you, or your third parties, from being used fraudulently because, if your payment card data is breached, the fallout can be quick and costly. If your customers feel they can no longer trust you to keep their information secure, it damages your reputation and your bottom line.

If the security of cardholder data is breached, there can also be costly financial penalties and your business may lose the ability to take card payments.

What could happen if I'm not PCI DSS compliant?

If customer cardholder data which you or your third parties have handled is compromised, stolen or used fraudulently, you could be liable for:

- substantial financial penalties for account data compromise (ADC)
- potentially high costs for forensic investigations, issuer losses and business recovery
- reputational damage
- non-compliance charges
- suspension of your acquiring facilities until compliance with the PCI DSS is evidenced

It is important that you let us know if you think you have lost payment card information so that we can help you through the investigation process.

How Barclaycard can help

- Barclaycard offer two services to PCI level 3 and 4 customers to manage PCI DSS compliance reporting: the basic self-service package called Data Security Manager (DSM) or the premier 'handheld' service package called Proactive Security Service (PSS)
- Within one month of account opening, you'll be assigned an account on DSM and receive user credentials by post
- The data security fee of £4.80 +VAT per attestation point per month will be applied to your account in the month you are boarded to the service

- A 90-day grace period is in place to enable you to log in to DSM, register, complete your profile and then the assigned Self-Assessment Questionnaire (SAQ), finally attesting your compliance at the end of the process. (This must be repeated every 12 months at a minimum)
- If at 90 days after boarding to DSM you have not reported your compliance via the DSM portal, you'll be upgraded to the handheld service, PSS, at a cost of £15 +VAT per outlet per month. An agent will contact you to guide you through all that needs to be done to achieve compliance every year
- It is possible to opt out of this service if your preference is to remain on DSM. However, instead of the data security fee, you may be charged a non-compliance charge at £25 per outlet per month, until you report your compliance to the PCI DSS to us
- If you choose to use an alternative PCI assessor for reporting your compliance, you'll still have an account on DSM which you'll need to use to upload your Attestation of Compliance or your SAQ to evidence your compliance status to us. If as part of your compliance validation you are required to run quarterly vulnerability scans, they must be conducted by an Approved Scan Vendor (ASV) – this can be done using the Barclaycard DSM service or PSS. Or if you prefer, you can use an ASV listed with the PCI Security Standards Council. If you use another ASV, you must upload the technical report demonstrating a pass status to the portal each quarter

Please note that any changes registered on or after the 16th of the month in relation to your choice of service (i.e. DSM, PSS) and/or compliance status will not be reflected in your fees and charges until the following statement month.

What do I need to do?

You'll receive your DSM username and password by post. Once received, you should log in to DSM at barclaycard.co.uk/dsm and follow the step-by-step process presented to you online, right through to attestation of compliance.

Need more help?

If you want to find out more before you have access to Barclaycard DSM, you can find more information about payment security at barclaycard.co.uk/pcidss

You can reach the DSM helpdesk at [0844 811 0089](tel:08448110089)* 8am to 8pm, Monday to Friday and 9am to noon on Saturday.

You can reach the PSS team on [0330 058 3940](tel:03300583940)† 8am to 8pm, Monday to Friday and 9am to noon on Saturday.

*0844 calls cost up to 7p per minute plus our phone company's access charge (current at March 2021). Please check with your service provider.

†Calls to 03 numbers use free plan minutes if available; otherwise they cost the same as calls to 01/02 prefix numbers. Please check with your service provider.