

PCI COMPLIANCE: Security for Your Merchants, Business Opportunity for You



In this exclusive interview, **Tamara Worden, senior director of card brand compliance for Sterling Payment Technologies** discusses Payment Card Industry (PCI) Security Standards compliance, why it is an essential component in safely installing and maintaining the security of a merchant's card data environment, and how working to ensure your clients' compliance can differentiate you among your competitors.

BSM:

When it comes to PCI compliance, would you describe the role that VARs play as educator or technician? Why?

WORDEN:

VARs have a unique opportunity to serve as both educators and technicians. They have the ability to greatly impact how the card data environment is installed and what merchants know and understand about their environment. It is their level of expertise that merchants depend on to accept card transactions securely and smoothly.

BSM:

How can VARs best help their merchant clients best manage PCI compliance?

WORDEN:

VARs can best help their merchants by first installing their environments in a PCI-compliant manner.

They should encourage a business-security mentality so that merchants consider it just part of daily business functions. They should also educate their merchants on configuration and why security of their customer card data is so critical. This will assist their merchants in completing compliance certification and an overall level of understanding of what is involved. They can also educate them about the risks and vulnerabilities involved with some of the technology they may want to implement. It is well known that insecure use of remote access solutions, Wi-Fi, and security cameras are significant contributors to merchant card data breaches. An increased understanding of these technologies will aid the merchant in not only maintaining compliance but also in understanding the high level of risk involved with insecure use of such technologies.

BSM:

Can you explain how VARs now also bear responsibility under PCI DSS for payment card data?

WORDEN:

There have been some requirement changes in the PCI Standards that involve secure implementation of a merchant's card data environment by only Qualified Integrators and Resellers (QIRs). VARs do maintain responsibility for much of that environment, so with the rule changes also comes the added certification pertaining to secure install of a merchant's environment.

BSM: What must VARs do to make sure they are compliant with the standard?

WORDEN: The PCI Council and the card brands have implemented mandatory acceptance and use of the (QIR) Program. Integrators and VARs should register for the program to complete QIR certification through the PCI Council, and maintain certification through retesting every three years. If they do not certify by January 31, 2017, they will be considered non-compliant, as will their merchant base.

Certification does come with additional responsibility for the VAR in that they need to complete and retain specified paperwork for at least three years. They must also ensure that the merchant understands what it means to become, and continue to be, PCI compliant.

BSM: Explain how this can be an opportunity for VARs to differentiate themselves among their competitors and cement themselves as trusted advisors among their merchant clients.

WORDEN: VARS can differentiate themselves through this program because they have demonstrated initiative in acquiring the necessary knowledge and resources to keep them and their merchants compliant and safe. This is critical, because a single breach to a merchant location could threaten the merchant's ability to remain in business.

They would be considered a subject matter expert in implementing secure cardholder environments and in maintaining PCI compliance. As such a trusted resource, it would give them an edge in not only retaining their current client base but also in acquiring new merchants. Merchants and cardholders alike want to shop with security and confidence. The QIR program gives that reassurance to all involved.

PCI compliance and standards were developed to offer guidance and assist merchants in securing the card data of their customers, and therefore maintaining their business reputation and stability. It is important to remember that compliance is a moment in time so continued and constant efforts at monitoring and securing both the VAR and merchant environments is a key to success.