

# About PCI/DSS Compliance



**SMALLBIZASSIST**

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*Helping Small Business Prosper*



## **OVERVIEW**

All businesses that accept credit cards in the world must be PCI/DSS compliant, (Payment Card Industry Data Security Standards). The objective of these standards is to protect consumer credit card holder information. To be compliant you not only have to abide by the rules you have to complete a "Self Assessment Questionnaire" and if you process over the Internet (as opposed to dial up) you have to complete an external scan quarterly to confirm that your network is secure. There are a number of different SAQs that vary depending upon how you accept credit cards. You can access more detailed information at the PCI Security Standards Council website at [www.pcisecuritystandards.org](http://www.pcisecuritystandards.org).

Unfortunately the rules are complicated and in many cases hard for the average business person to understand.

## **PROCESSORS**

Some processors pay qualified companies to aid businesses in completing their SAQ and their scan. They charge fees ranging from \$6 a month and up for this service most charge a fee for "non compliance" that again ranges greatly. For some these fees are to cover their costs, the non compliance fee is to motivate businesses to complete the SAQ and scan requirements. For others it is a source of income with fees based on sales and transactions in some cases very high. Other processors choose to ignore PCI/DSS while putting a disclaimer in every statement passing on the responsibility to each business.

## **ADVISERS**

There are a number of companies that business can hire to help them become compliant. For small business the cost can be prohibitive to hire a consulting company that is qualified to assess your processing arrangements, make recommendations and certify you as compliant. There are also companies that will provide the SAQ and scanning at a reasonable cost. They will also provide online help for you in filling in the SAQ.

SmallBizAssist is not qualified to either certify or advise on completing an SAQ. As a service to our clients we will go online and fill in answers based upon your businesses feedback. We will also help to arrange the necessary external scan. Should there be problems with either the scan or the SAQ we will do our best to help you find suitable help.

We strongly advise our clients to be compliant and stay compliant. Any compromise to a customers credit card information could be disastrous not only to a business but to the business owner or the person who originally signed the processing contract and personal guarantee.

This service is provided at no charge to our clients during the first year of a changeover. Ongoing help can be arranged at cost, contact us for details.

## Contact Us

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