

PCI FAQ
5 Ws of PCI Who/What/When/Where/Why

Q: What is PCI-DSS?

A: The Payment Card Industry Data Security Standard (PCI-DSS) is a worldwide information security standard mandated by the Payment Card Industry Security Standards Council. The Standard was created to help organizations that process card payments prevent credit card fraud through increased controls around data and its exposure to compromises. You, as an owner, president, or signer of the merchant agreement, will be responsible for ensuring that your business becomes PCI compliant.

問：何謂 PCI ？

答：支付卡產業安全標準（PCI - DSS）為支付卡產業安全標準委員會所制訂之全球資訊安全標準。該標準旨在藉由提昇資訊控管以及其可能造成的危害，協助接受支付卡的機構免於支付卡詐欺活動。您身為企業主、總經理或者商家和約簽署者，必須確保貴公司符合 PCI 規範。

Q: Who made this decision?

A: This was a collective decision made by Visa, MasterCard, American Express, Discover and JCB.

問：PCI 是由誰決定？

答：PCI 是由 Visa、MasterCard、AmericanExpress、Discover、JCB、Diners Club 所組成的 PCI 委員會所制訂。

Q: When did PCI begin because I've never heard of it? When do I have to be compliant?

A: The PCI Security Standards Council was launched September 2006. The council determined that all levels of merchants must be PCI compliant. According to the council, level 1-3 merchants have already passed their deadlines while level 4 merchants' deadlines are set by the acquirer.

Level 1: Merchants who process more than 6 million transactions per year

Level 2: Merchants who process between 1 million and 6 million transactions per year

Level 3: Merchants who process between 20,000 and 1 million Visa e-commerce transactions annually

Level 4: Merchants who process less than 20,000 Visa e-commerce transactions annually and all other merchants processing up to 1 million Visa transactions annually

問：我從來沒有聽過 PCI，這是何時開始的？我在何時之前需要符合 PCI？

答：PCI 安全標準委員會是在 2006 年 9 月成立的。委員會決定所有的商家不論等級都必須符合 PCI 規範。根據 PCI 規範，第一等級到第三等級的商家需符合規範的期限已經過了。而第四等級商家的期限由處理商訂定。

第一等級：每一年交易筆數超過 600 萬筆之商家。

第二等級：每一年交易筆數介於 100 萬到 600 萬筆之商家。

第三等級：每一年交易筆數介於 100 萬到 600 萬筆之商家。

第四等級：每一年 VISA 卡網路交易低於 2 萬筆之商家，或每一年交易筆數超過 100 萬筆交易的商家

Q: Where do I go to become compliant?

A: You may visit us on the web at <http://www.usbsi.com> to find out what steps are needed in order to become PCI Compliant or you may call us at (888) 468-1155.

問：我要到哪裡完成 PCI 規範認證？

答：您可以參考我們的網站 www.usbsi.com 或者打電話到(888) 468-1155 了解完成 PCI 認證之步驟。

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Q: Why do I need to become PCI compliant?

A: Merchants should become PCI compliant in order to make sure they are taking the proper care to ensure that cardholder data is protected. If a breach were to happen at your location, and if you are not PCI compliant at the time, the card associations may assess a fine against you and you will be liable for all the fraudulent transactions caused by the breach. However, if you are compliant, the fine may be reduced and you may not be responsible for the fraudulent transactions.

問：為何我必須符合 PCI 規範？

答：為確保商家對持卡人資料採取必要的保護措施，商家必須符合 PCI 規範。如果您的營業地點發生資料外洩情事，而您當下沒有符合 PCI 規範，信用卡組織將對貴公司處以罰款，同時您必須對因資料外洩所造成的詐欺交易負責。然而，如果您符合 PCI 規範，可以降低罰款並且不須要為詐欺交易負責。

Fees and Penalties
費用及罰款

Q: What will happen if I don't become PCI compliant? Do I have to do it?

A: If you are not compliant by your pre-determined date, you will be charged a monthly non-PCI compliance fee until you become compliant; however, this is subject to change at any time. According to Visa and MasterCard regulations, they require the processors to ensure that merchants are PCI compliant. Thus, the processors are required to carry out these standards set forth by the PCI DSS council.

問：如果我不符合 PCI 規範將會怎樣？我一定要符合嗎？

答：如果您未能在期限之前符合 PCI 規範，您每個月會被收取罰款，一直到您符合規範為止，不過這點可能隨時會有變動。根據 Visa 和 MasterCard 的規定，他們要求處理商或收單行必須確認商家都有符合 PCI。因此，處理商跟收單行必須實施這些由 PCI DSS 委員會所制定的標準。

Q: Why am I being charged an annual PCI fee?

A: The merchant will be assessed an annual PCI fee in order to enroll in a PCI program to help them become compliant. This annual PCI fee will vary depending whether or not you are a non-IP or IP merchant.

問：為何我會被收取年費？

答：收取年費是為了協助商家符合 PCI 規範，每年會收取一次，並視商家是否為透過網路系統進行交易而異。

Q: Do I have to pay this fee?

A: Yes. However, if you are an existing merchant and are already certified, you may contact us at (888) 468-1155. Our dedicated Customer Service specialist will assist in sending the information provided to our processor in order to finalize your compliance. If this is done, an administrative filing fee may be assessed.

問：我一定要付這筆費用嗎？

答：是的。不過，若您現在已經是我們公司的商家並且已做完認證，請致電(888)468-1155 跟我們連絡，我們的客服專員會協助您將資料寄給我們的處理商，以便完成整個認證程序。當您完成 PCI 認證，可以會被收取行政費。

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Compliance and Non-Compliance

符合規範與否

Q: Can your company do it for us? (Fill out the form and more)

A: No, you must become PCI compliant on your own. However, we can provide guidance.

問：貴公司可以幫我們做 PCI 嗎？（幫忙填寫問卷表或其他）

答：不行。您必須自行完成 PCI 認證規範手續。不過，我們可以指導您完成認證。

Q: Will I be notified that my compliance will expire? When do I have to renew my compliance?

A: Merchants will be notified via email one month before the compliance certificate expires. During this time, you are required to renew your compliance as soon as possible in order to avoid additional fines or penalties that may result due to a non-compliant status. The expiration date is printed on your PCI Compliance certificate; nevertheless, you may also call us at (888) 468-1155 to check on your PCI status.

問：我的 PCI 認證快到期時，我是否會收到通知？何時我需要更新我的 PCI 規範認證？

答：商家會在 PCI 認證快過期的一個月前收到電子郵件的通知。於此期間，您必須儘快更新您的認證以避免因不符合規範而受罰。PCI 認證規範有效期限印在您的 PCI 認證文件上。不過，您仍可以隨時致電(888)468-1155 跟我們確認您的 PCI 認證狀態。