



StoreNext PCI Compliance Fact Sheet

THESE QUESTIONS AND ANSWERS WILL HELP YOU UNDERSTAND THE PCI POSITIONING OF STORENEXT'S ISS45 AND SCANMASTER POS PLATFORMS

StoreNext simplifies achieving PCI Compliance with new technology that keeps sensitive payments card data out of your ISS45 and ScanMaster POS systems.

These frequently asked PCI questions and answers tell you why and how you get the benefit.



If you feel a little unsure about PCI compliance and all its details, don't feel bad. You have plenty of company. In fact, PCI has spawned an entire industry of consultants, assessors, pundits and experts. But start with this fact sheet as your guide regarding your ISS45 and ScanMaster POS systems.

What is the point of PCI? It stands for "Payment Card Industry" and its regulations are designed to reduce the risk of fraud from stolen credit card data.

What am I supposed to do? You are required by your processor, banks, and other financial institutions to keep your stores compliant with PCI's regulations. These requirements comprise a list of management practices and technology standards that protect credit card data.

Where are these rules available? PCI publishes the Data Security Standard, or "DSS," detailing 12 primary requirements together with a listing of safeguards and procedures required to ensure compliance with those requirements.

How will I know if I meet the standards? Going through the PCI Self-Assessment Questionnaire ("SAQ") will tell you much of what you need to know. In fact, smaller merchants at this time are not required to file anything beyond the SAQ. Larger merchants must be certified by a Qualified System Assessor ("QSA") trained to validate stores or enterprises as PCI-Compliant.

Doesn't PCI compliance depend on my POS and payment systems too? Yes, in many cases. Systems or applications that handle, transmit or store "track data" from credit cards are officially designated as "payment applications" and must be considered acceptable by your assessor for your stores to be judged PCI-Compliant.

What is "track data"? Track data includes the full credit card number, expiration date and other account-specific data that is stored on the magnetic stripe on a credit card.

What must a "payment application" do to be judged acceptable so that my store can achieve PCI-Compliance? Any payment application must be validated to operate in compliance with PCI's Data Security Standard for Payment Applications – the "PA-DSS." This rule book describes how track data must be handled and protected within the payment application.

If my payment application was successfully validated does that mean that my stores automatically achieve PCI Compliance? Unfortunately not. Having a PA-DSS payment application is a first step, but there are many other management practices and safeguards required in order for a merchant to achieve PCI Compliance.

How do I know if my payment applications were validated? Merchants can visit the PCI or Visa Web sites to see a list of payment applications that have been validated under PA-DSS or previous standards such as Payment Application Best Practices ("PABP").

Are all POS systems listed on the Visa and PCI sites? No. A growing number of POS systems, including ISS45 and ScanMaster, do not handle, transmit or store any credit card track data. Since these POS systems are not considered "payment applications," they are therefore not listed by Visa.

How can it be possible for a POS system to NOT handle card data? New interfaces between POS systems and electronic payment applications such as WinEPS "isolate" the POS from the card data. WinEPS can handle the electronic payment transaction and all track data by itself and the POS system never touches the card data.

Get All Card Data Out Of Your Stores

ISS45 and ScanMaster keep sensitive credit card data out of your POS system when used with WinEPS.

That's a key first step, but WinEPS still retains card data in your store. Instead of paying the high security costs of protecting that data, get rid of it by using Connected Payments.

Connected Payments puts all your payments data in ultra-secure data centers, eliminating the mandates for expensive video monitoring systems and other costly PCI remediation requirements. It further simplifies your PCI audits, cutting compliance cost, time and effort.

When you get rid of card data, you get rid of all its headaches, costs and worries. So ask your StoreNext dealer about Connected Payments.

More...

StoreNext/Retalix is a member of the PCI Security Standards Council and we urge you to visit the PCI Web Site at

www.pcisecuritystandards.org

Won't I see card numbers in my electronic journal? An "isolated" POS system has only partial account numbers that have been "truncated" — that is, with many of the digits removed and replaced by zeros. POS systems that have only truncated account data are not "payment applications" according to PCI and Visa.

Are there advantages to a POS system that doesn't store any card data? There are major advantages. Most important, the POS application is no longer a target for data thieves since there is no data to steal.

What about PCI Compliance? There are also many PCI advantages if your POS system is not a "payment application" and stores no card data. It places your POS software "out of scope" for PCI, and some expensive and time-consuming PCI requirements will not apply. It will also reduce the difficulty and cost of your PCI audit.

What is the PCI status of StoreNext POS systems? New releases of ISS45 V7 and V8 and ScanMaster V2 **do not** handle, transmit or store card data when using WinEPS or Connected Payments.

In other words, ISS45 V7, V8 and ScanMaster V2 are not "payment applications"? Correct. WinEPS or Connected Payments provide all the electronic payment functions with these POS products and act as the "payment application" for these current ISS45 and ScanMaster POS systems.

Are WinEPS and Connected Payments compliant? Yes. Both have been validated as fully compliant by auditors.

Will I find WinEPS and Connected Payments on the PCI or Visa Web site lists? Yes. WinEPS is on the Visa and PCI lists of Validated Payment Applications, and the Connected Payments service is covered by the MTXEPS entry in the list of Compliant Service Providers (this list does not include product names — only the provider).

Are ISS45 and ScanMaster also compliant with PCI? Yes. Again, although current ISS45 V7, ISS45 V8 and ScanMaster V2 are *not* payment applications, there is nothing in any of these POS systems that is contrary to PCI's DSS, PAPB or PA-DSS requirements.

What about ScanMaster V1? This product **is** a "payment application" although it stores no card data. StoreNext continues to update V1 to make it compliant with PCI mandates.

Will I find ISS45 and ScanMaster listed on the PCI and Visa Web sites? Not currently. Visa and PCI restrict their list of Validated Payment Applications to "payment applications" only. Since current ISS45 V7/V8 and ScanMaster V2 systems do not handle card data, they are **not** considered payment applications and cannot be listed.

You say "currently" — will this change? We hope that PCI will modify the rules and allow non-payment applications to be listed — such as ISS45 and ScanMaster. Especially since these systems do not handle or store sensitive card data, they offer retailers far more security and should be recognized instead of excluded.

Why are other POS systems that interface to WinEPS allowed on the Visa list? Such systems might use — or were validated while using — an older and non-isolated version of the WinEPS interface. Such a POS might also store full card data when used with different electronic payment software, therefore require such scrutiny and listing.

Will I be able to achieve PCI Compliance if my ISS45 or ScanMaster POS is not on the Visa list? Yes, and normally it will be faster, with less effort and likely at lower cost. Since there is no card data in your ISS45 and ScanMaster systems, the risk of POS data breaches is eliminated. No ISS45 or ScanMaster user has ever failed to achieve PCI compliance because of their POS system to our knowledge.