

FREQUENTLY ASKED QUESTIONS

Who should be PCI compliant?

Anyone who accepts, transacts, or interacts with credit or debit data must be PCI compliant.

What are PCI Compliance Deadlines?

Merchants dealing with credit and debit card data must be PCI compliant now. The PCI SSC is currently in its market implementation phase which includes monitoring PCI regulations.

I only accept card orders over the phone, do PCI regulations apply to me?

Yes. Anyone who accepts, transacts, or interacts with credit or debit data must be PCI compliant.

Do PCI regulations apply to pre-paid credit cards?

Yes, if they are from one of the five founding PCI SSC members. Gift cards and loyalty cards currently are not under PCI regulation.

What if I choose to not abide by PCI regulations?

While PCI is not a law, it is a good business idea. Any transactions from the five founding credit card institutions to a non-compliant merchant can be subject to heavy fines, and possible civil litigation from customers.