

## 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.