

Evaluation Form 2

Dial-up payment terminal and Internet-connected electronic cash register

Payments sent via phone line



Introduction

To help small merchants address security requirements relevant to the manner in which they handle payments, PCI Security Standards Council has developed Data Security Essentials for Small Merchants, consisting of educational resources as well as an evaluation tool, to help merchants simplify and evaluate their security, and reduce risk.

Before You Begin

As a first step, ensure that you have already:

1. Talked to your acquirer (merchant bank) to confirm that you are eligible to use a Data Security Essentials Evaluation.
2. Reviewed the Data Security Essentials for Small Merchants section of the PCI SSC website including the:
 - a. *Guide to Safe Payments* to understand security basics, and
 - b. *Common Payment Systems* to find the payment diagram that most closely resembles how you process payments, and to understand the threats and risks associated with that payment system.
3. Followed your acquirer's instructions for obtaining and completing the Evaluation Form

If you have not already accomplished the above, it is recommended you do that before proceeding further.

*For your own information, you may optionally use PCI SSC's Data Security Essentials Evaluation Tool to select the payment system that most closely resembles how you process payments, and to download and complete this form. This tool will let you gain insight about relevant security practices, provide your answers, and see your preliminary results. However, you cannot submit this form from PCI SSC's website nor does PCI SSC submit it on your behalf—***you must contact your merchant bank and follow their completion and submission instructions.**

Introduction

About this Evaluation

This Data Security Essentials Evaluation Form has been developed to evaluate security practices applicable to small merchants using dial-up payment terminals and Internet-connected cash registers, with payments sent via phone line.

Below, merchants using this approach will confirm that *for this payment channel*:

1. Your payment terminal uses only a dial-out (phone) connection to send payments, it is not connected to the Internet.
2. Your electronic cash register (ECR) or till is not connected to your payment terminal and does not take card payments.
3. You do not have any electronic card data stored by your payment systems. If you have card data, it is only on paper (receipts, etc.).

Understanding the Evaluation

The Security Guidance and Security Practices contained in this evaluation are based on information found in the Guide to Safe Payments, part of the educational resources in the Data Security Essentials for Small Merchants. The Data Security Essentials for Small Merchants include:

Document	Purpose or Content
<i>Guide to Safe Payments</i>	<ul style="list-style-type: none">• Addresses twelve security basics attributable to most small merchant data compromises• Easy-to-understand language, minimal use of acronyms• Ranking of security basics based on ease to implement, cost, risk reduction potential
<i>Common Payment Systems</i>	<ul style="list-style-type: none">• Diagrams of payment systems most commonly used by small merchants• Overview, threats, risks, and security basics for each payment system
<i>Questions to Ask Your Vendors</i>	<ul style="list-style-type: none">• Helps merchants talk to their vendors and understand their responses• Links to PCI SSC and payment brand lists and resources
<i>Glossary of Payment and Information Security Terms</i>	<ul style="list-style-type: none">• Easy-to-understand definitions of common payment and security terms
<i>Evaluation Tool</i>	<ul style="list-style-type: none">• <i>This tool is provided for merchant information only.</i> An option for merchants is to use it as a first step to gain insight about security practices relevant to the way they accept payments, to provide their initial responses, and to see their results.• Merchants must contact their merchant bank and follow the bank's instructions to formally complete a Data Security Essentials Evaluation as part of the bank's compliance program.• Merchants cannot use the PCI SSC Evaluation Tool to submit this form to PCI SSC or to their merchant bank, nor does PCI SSC send it to merchant banks on behalf of merchants.• See Evaluation Tool: Acquirer Overview and Evaluation Tool: Merchant Overview for guidance on this evaluation approach.

These and other resources can be found on the PCI SSC website (www.pcisecuritystandards.org). Organizations are encouraged to review the Data Security Essentials for Small Merchants before beginning their assessment.

Completion Steps

1. Confirm the payment acceptance method used in your business in Section 1 below.
 - If you have any “no” answers in Section 1, return to *Common Payment Systems* and search for another appropriate payment diagram that best matches your payment acceptance method.
2. Read the security guidance and security practices in Section 3 to understand the security practices required and to determine whether you have those practices in place.
3. Contact your merchant bank (acquirer) for completion and submission instructions.
4. Complete Sections 1 through 4 and review your results in Section 5.
 - Section 1 – Payment Acceptance Method
 - Section 2 – Merchant Information
 - Section 3 - Data Security Essentials Evaluation Form
 - Section 4 - Confirmation of Status
 - Section 5 - Data Security Essentials Evaluation Results

Optionally, merchants can elect to use PCI SSC’s Data Security Essentials Evaluation Tool. With this tool, merchants can gain insight about security practices relevant to how they accept payments.

The merchant:

- a. Selects the payment system that most closely matches how they accept payments
- b. Downloads the relevant Evaluation Form
- c. Provides preliminary responses
- d. Reviews their results
- e. Can print or save the resulting PDF for future use

*This tool is provided for merchant information only. Merchants cannot submit the evaluation form from PCI SSC’s website, nor does PCI SSC submit it on your behalf—**you must contact your merchant bank and follow their completion and submission instructions.***

5. Following your merchant bank’s (acquirer’s) completion and submission instructions, submit the completed Evaluation Form, including the completed and signed Information and Confirmation sections, along with any other requested documentation—such as ASV scan reports—to your acquirer, payment brand, or other requester.

Introduction

Completing the Evaluation

For each security practice, there is a choice of responses to indicate your status in implementing that practice. *Select only one response for each question.* The meaning for each response is provided in the table below.

Response	Use this response when:
I do this consistently.	You have formal processes in place to make sure this is practice performed regularly.
I do this sometimes.	You may have performed this practice occasionally on an ad-hoc basis, but you have no defined processes to make sure it always happens.
This is not applicable to my business environment (explain).	The practice does not apply to your business environment. For example, your business practice is to never store paper receipts with card numbers; therefore, you can answer N/A to practice B2 since making card numbers unreadable on paper receipts is not applicable to your business environment. <i>This response requires that you provide a clear explanation of why this practice does not apply to your business in the "Additional Information as Needed" column.</i>
I do not know / I do not understand.	If your response is "I do not know," this means you do not know whether this practice is implemented. For example, it is not your area of responsibility or was performed by a previous employee. If you responded "I do not understand," this means you do not understand the practice as it is stated and/or you do not know how to implement the practice.
I do not do this (explain).	This practice is applicable to your business environment but either you have not yet implemented all parts of the practice or you have no plans to implement the practice. <i>This response requires that you provide additional information about whether you are planning to implement the practice—and if so, when you expect the practice to be implemented—in the "Additional Information as Needed" column.</i>

After you complete this evaluation, review your results and provided tips on the last page and see whether there are any actions you need to perform to keep your business secure, or to make it more secure.

Information

1. Payment Acceptance Method for this Payment Channel

My terminal is a dial-up payment terminal with an Internet-connected cash register. Payments are sent via a phone line.

1.	My payment terminal uses only a dial-out (phone) connection to send payments, it is not connected to the Internet.	Yes	No
2.	My ECR or till is not connected to my payment terminal and does not take card payments.	Yes	No
3.	I do not have any electronic card data stored by my payment systems. If I have card data, it is only on paper (receipts, etc.).	Yes	No

If you answered "Yes" to all the questions above, continue with Section 2 below. If you answered "No" to either question, return to *Common Payment Systems* and search for another appropriate payment diagram for your payment acceptance method.

2. Merchant Information

General Information

Company name:		Any other company names:		
Contact name:		Title:		
Telephone:		E-mail:		
Business address:		City:		
State/Province:		Country:	Postal code:	
URL:				

Type of Merchant Business (check all that apply):

Retailer	Grocery and Supermarkets	Mail order/telephone order (MOTO)	Restaurants	Travel and Entertainment
Petroleum	E-Commerce	Others (please specify):		
What types of payment channels does your business serve? Mail order/telephone order (MOTO) E-Commerce Card-present (face-to-face)		Which payment channels are covered by this form? Mail order/telephone order (MOTO) Card-present (face-to-face)		
My business uses a payment terminal(s) that only accepts magnetic-stripe payment cards (meaning it does not, or is not enabled to, accept EMV/chip cards).		Yes	No	

3. Data Security Essentials Evaluation

Some lettered sections are intentionally missing. The security practices below are specifically chosen for your type of payment system, and are part of a larger complete set. In addition, some numbers in each section may also be missing. Read the guidance in each of the lettered sections to understand why each security practice is important. For more information about these practices, see the *Guide to Safe Payments*.

GUIDANCE & SECURITY PRACTICES—For each security practice below, select the answer that most closely reflects how you have implemented this practice for your business. If you choose a response that indicates further explanation is needed, or you would like to add more information for any other response, please explain in the *Additional Information as Needed* column.

Security Practice	How have you implemented this practice?	Additional Information as Needed
B. Protect your card data and only keep what you need		
<p>The best way to protect against data breaches is not to store card data at all. Consider outsourcing your card processing to a PCI DSS compliant service provider or your merchant bank. Alternatively, talk to your merchant bank or payment terminal supplier about where your systems store data and how you can simplify the way you process payments. Also ask them for guidance if you need to conduct specific transactions (for example, for recurring payments—those for which you regularly charge your customers each month, quarter, etc.)</p>		
<p>1. The full card number is masked (e.g., not visible) on merchant receipts, on reports, and on screens, except where needed for staff or third parties with a business need to see the full card number. If it is visible on receipts, consider asking your merchant bank, software supplier, or payment service provider to remove it.</p>	<p>I do this consistently. I do this sometimes. This is N/A to my business environment (explain). I do not know / I do not understand. I do not do this (explain).</p>	
<p>2. If you need to keep paper with card numbers, or card numbers along with card security codes, you make the number unreadable, and you secure the paper in a locked drawer or safe with limited access. For example, to make the number unreadable, mark through the number with a thick, black marker such that you cannot see the number from front or back of page if you hold it to the light, or cut the number out.</p>	<p>I do this consistently. I do this sometimes. This is N/A to my business environment (explain). I do not know / I do not understand. I do not do this (explain).</p>	
<p>4. You periodically destroy or shred paper reports and/or receipts when no longer needed.</p>	<p>I do this consistently. I do this sometimes. This is N/A to my business environment (explain). I do not know / I do not understand. I do not do this (explain).</p>	
<p>5a. You only accept payment details in person or via phone, fax, or regular mail. If you accidentally receive card data via e-mail, you remove it and let the sender know your preferred method to receive card details—which is in person or via phone, fax, or regular mail.</p>	<p>I do this consistently. I do this sometimes. This is N/A to my business environment (explain). I do not know / I do not understand. I do not do this (explain).</p>	

3. Data Security Essentials Evaluation *(continued)*

GUIDANCE & SECURITY PRACTICES—For each security practice below, select the answer that most closely reflects how you have implemented this practice for your business. If you choose a response that indicates further explanation is needed, or you would like to add more information for any other response, please explain in the Additional Information as Needed column.

Security Practice	How have you implemented this practice?	Additional Information as Needed
<p>C. Inspect your payment terminals for tampering</p> <p>Criminals tamper with terminals to capture cardholder data. Criminals only need a matter of seconds to install “skimming devices” to take cardholder data. These devices capture your customers’ card data as it enters a payment terminal. It is vital that you and your staff (including permanent full-time and part-time workers, contractors, consultants, etc.) know how to spot a skimming device, what your payment terminals should look like, and how many you have. If there is any suspicion that a terminal has been tampered with, DO NOT USE it, and report this immediately to your merchant bank and/or payment system vendor or supplier.</p> <p>See <i>Skimming Prevention: Best Practices for Merchants</i> at www.PCIStandards.org.</p>		
<p>1. You keep a current and accurate list of all payment terminals and PIN entry devices, including a unique number (serial number or other identifier), type, and location.</p>	<p>I do this consistently. I do this sometimes. This is N/A to my business environment (explain). I do not know / I do not understand. I do not do this (explain).</p>	
<p>2. You take photos (for example, with your phone) of your payment terminals and PIN entry devices at the time of their first installation, so that you and your staff know what they should look like (including position of stickers) and can use these photos for your regular device checks.</p>	<p>I do this consistently. I do this sometimes. This is N/A to my business environment (explain). I do not know / I do not understand. I do not do this (explain).</p>	
<p>3. You make sure that all payment terminals and devices are accounted for at the end of each day—this helps protect them from tampering and misuse. If any are missing, you contact your merchant bank or payment system vendor or supplier immediately.</p>	<p>I do this consistently. I do this sometimes. This is N/A to my business environment (explain). I do not know / I do not understand. I do not do this (explain).</p>	
<p>4. You or your staff conduct regular (for example, daily or weekly) quick checks of your payment terminals. You look for signs of tampering, changes in how the terminal performs (is it slower or faster than usual), how the display looks, any differences from your list of payment terminals (C-1. above), and differences compared to the photos you took when the terminal was installed (C-2. above). If anything looks different or suspicious, you contact your merchant bank or payment system vendor or supplier immediately.</p>	<p>I do this consistently. I do this sometimes. This is N/A to my business environment (explain). I do not know / I do not understand. I do not do this (explain).</p>	

3. Data Security Essentials Evaluation *(continued)*

GUIDANCE & SECURITY PRACTICES—For each security practice below, select the answer that most closely reflects how you have implemented this practice for your business. If you choose a response that indicates further explanation is needed, or you would like to add more information for any other response, please explain in the Additional Information as Needed column.

Security Practice	How have you implemented this practice?	Additional Information as Needed
C. Inspect your payment terminals for tampering (continued)		
5. You and your staff check the identity of anyone who wants to access or replace your payment terminals, keep a record of the event, and only allow the access if they are there to perform expected and authorized work. For example, you check their credentials and confirm that your business requested their services.	I do this consistently. I do this sometimes. This is N/A to my business environment (explain). I do not know / I do not understand. I do not do this (explain).	
E. Use trusted business partners and know how to contact them		
You use outside providers for payment-related services, payment devices, and perhaps applications. You may also have service providers that you share card data with, that support or manage your payment systems, or that you give access to card data. You may call them processors, vendors, suppliers, third parties, or service providers. All of these partners impact your ability to protect your card data, so it is critical you know who they are and which security questions to ask them. See <i>Questions to Ask your Vendors</i> at www.PCIStandards.org .		
1. You keep a current list of all your internal and external payment business partners and service providers, including all relevant contact information (for example, names, phone numbers, e-mail addresses, website). These partners can include your merchant bank, payment processor, website and hosting provider, payment terminal supplier, software suppliers, IT help desk, etc.	I do this consistently. I do this sometimes. This is N/A to my business environment (explain). I do not know / I do not understand. I do not do this (explain).	
2. You can find your list of payment business partners and service providers when needed, and you or your staff call the appropriate partner whenever anything suspicious is identified.	I do this consistently. I do this sometimes. This is N/A to my business environment (explain). I do not know / I do not understand. I do not do this (explain).	
3. You evaluate potential and existing business partners, including determining whether they adhere to PCI DSS requirements.	I do this consistently. I do this sometimes. This is N/A to my business environment (explain). I do not know / I do not understand. I do not do this (explain).	

3. Data Security Essentials Evaluation *(continued)*

GUIDANCE & SECURITY PRACTICES—For each security practice below, select the answer that most closely reflects how you have implemented this practice for your business. If you choose a response that indicates further explanation is needed, or you would like to add more information for any other response, please explain in the Additional Information as Needed column.

Security Practice	How have you implemented this practice?	Additional Information as Needed
<p>F. Protect in-house access to your card data</p> <p>“Privilege abuse” is when a person uses someone else’s privileges to access systems or data that the person is not authorized for, and is the top action leading to breaches. It is important to restrict access to payment card data to only those staff (including permanent full-time and part-time workers, contractors, consultants, etc.) who have a need for the data. A good way to start out is by denying all users access to data on your systems. Then you start with a clean slate, and only grant access to individuals with a specific business need for that access. The result is that the only users with access are those that specifically need that access.</p>		
<p>3. You and your staff read PCI SSC’s Guide to Safe Payments annually (and new staff read it when they start), you record that all have read it, and you update that record annually. You also share the Guide with your business partners so they know what you expect.</p>	<p>I do this consistently. I do this sometimes. This is N/A to my business environment (explain). I do not know / I do not understand. I do not do this (explain).</p>	
<p>J. Use secure payment terminals and solutions</p> <p>A sure way to better protect your business is to use secure payment solutions and trained professionals to help you. Choose safe products and make sure they are set up securely.</p> <ul style="list-style-type: none"> The list of PCI Approved PTS devices can be found at: www.pcisecuritystandards.org/assessors_and_solutions/pin_transaction_devices The list of PCI Approved Payment Applications can be found at: www.pcisecuritystandards.org/assessors_and_solutions/vpa_agreement The list of PCI Approved QIRs can be found at: www.pcisecuritystandards.org/assessors_and_solutions/qualified_integrators_and_resellers 		
<p>1. If you use a payment terminal(s) on PCI SSC’s list of Approved PTS Devices, include:</p> <ul style="list-style-type: none"> The make and model number of the payment terminal: <p>and</p> <ul style="list-style-type: none"> The PTS listing number: <p>If you are not sure, ask your payment terminal provider.</p>		

Confirmation

4. Confirmation of Status

Part 4a. Questions Regarding Completion

Did you get help to complete this form? If so, did you use: *(check all that apply)*

	A payment professional (for example, a Qualified Security Assessor or a Qualified Integrator Reseller) to help you complete this form?
	A technology or service provider?
	Someone else? Please describe.

Part 4b. Acknowledgment of Status – To be completed after conducting the Data Security Essentials Evaluation in Section 3

Signatory(s) confirms: *(check all that apply)*

	This Confirmation and my responses within Section 3 fairly represent the results of my Data Security Essentials Evaluation.
	I recognize that I will need to complete the applicable Data Security Essentials Evaluation Form for any other payment channels that I have.
	I recognize I must re-evaluate my environment and implement any additional security practices that apply if my environment changes.

Part 4c. Merchant Attestation

Signature of Merchant Executive Officer:	
Merchant Executive Officer Name:	
Title:	
Date:	

5. Data Security Essentials Evaluation Results

Your evaluation had the following results:

Number of questions answered as:		Helpful Tips
	I do this consistently.	Make sure you continue to perform these good practices. Adding them to the “business as usual” processes you perform daily, weekly, or monthly is a good start. Read the PCI DSS section entitled “BAU” or talk to your acquirer if you want more info on BAU. And if you change your payment systems or methods during the year—including how and where you handle card data or payments—do not forget to extend these good practices to cover the new processes and systems, too.
	I do this sometimes.	Look at why you do not perform these practices all the time and consider whether there are easy steps you can take to perform these practices consistently. It may help remind you if you add them to your “business as usual” processes that you perform daily, weekly, or monthly. It is important that you implement all practices in this evaluation form to protect your business and keep your customers’ card data secure. Please contact your acquirer or portal provider today for help in understanding why it is important to consistently perform this practice and for tips.
	This does not apply to my business.	This means that it is truly not applicable to how you do business so please make sure that is the case. For example, you may not want to do something, have not done it, or you do not understand how to do it; nevertheless, it may be applicable. Also note that your decision on whether a practice is applicable to your business should not be based on your perception of the risk of not implementing that practice; “lower risk” does not mean it is “not applicable.” It is important that you implement all applicable practices in this evaluation form to protect your business and keep your customers’ card data secure. If this practice is truly not applicable to your business now but your business practices change during the year, please come back and look at these areas again to make sure you are still protected. If you need help with implementing these practices, please talk to your portal provider or acquirer.
	I do not know / I do not understand.	<p>If you do not know, is this because the person that may have implemented this practice is no longer at the company, or because the practice is addressed by a third party on your behalf? Or does this mean that you do not know because you do not understand the practice? It is important that you implement all practices in this evaluation form to protect your business and keep your customers’ card data secure. Contact your acquirer or portal provider today for help.</p> <p>If you do not understand how to implement this practice, we encourage you to seek assistance. It is important that you implement all practices in this evaluation form to protect your business and keep your customers’ card data secure. Please refer to the small merchant resources available at www.pcissc.org under “Get Started” for help in understanding this practice. Also consider contacting your payment terminal vendor, other vendor, or service provider—they may be able to explain how this practice applies to your business. Or contact your acquirer or portal provider today for help in understanding why this practice is important and how to implement it.</p>
	I do not do this.	This item is applicable to, and would help secure, your business. It is important that you implement all practices in this evaluation form to protect your business and keep your customers’ card data secure. Please contact your acquirer or portal provider today for help in understanding why this practice is important and how to implement it.