PCI Data Security Essentials for Small Merchants

Small merchants, understand payment security and simplify your security evaluation

The PCI Data Security Essentials for Small Merchants provide security basics to protect small merchants against payment data theft and to help small merchants simplify their security and reduce their risk. The Data Security Essentials evaluations provide an alternative for eligible small merchants to evaluate and report how they are meeting these security basics for safe payments.

Your merchant bank (acquirer), in coordination with the applicable payment brands, will determine which small merchants are eligible to use Data Security Essentials evaluations, so talk to your acquirer today about how you can simplify security and better protect your business.

Merchants are only eligible to use a Data Security Essentials evaluation if they have been notified by their acquirer that it is appropriate for them to do so. Eligible merchants should read this document as well as PCI SSC's Data Security Essentials for Small Merchants, and then talk to your acquirer to get their instructions to start the path to better security and simpler validation today.

In addition to the educational resources included in PCI Data Security Essentials, PCI SSC provides resources to help small merchants with Data Security Essentials evaluations, so they can learn more about their security posture and complete a *preliminary* evaluation. **Optionally**, small merchants can use either the Data Security Essentials Evaluation Tool OR the Common Payment Systems PDF to find the payment system that most closely matches theirs, download the related Evaluation Form, answer the security practices, and review and save their preliminary results. Merchants may then reference these *preliminary* results to complete the official Evaluation Form, per instructions from their acquirer.

Merchants, contact your acquirer for instructions about how to complete and submit the evaluation form as this may differ between acquirers.

Follow these steps to better understand and evaluate payment security

STEP 1: Acquirer contacts eligible merchants

STEP 2: Acquirer tells merchants how to complete and submit the Evaluation Form

STEP 3: Merchant reviews PCI's Data Security Essentials (DSE) for Small Merchants

STEP 4: Following acquirer's instructions, does merchant find a payment diagram that closely matches their payment system?

NO → Merchant completes a Self-Assessment Questionnaire (SAQ), if so requested by their acquirer

YES → **STEP 5:** Following acquirer's instructions, merchant downloads related Evaluation Form for that payment diagram

STEP 6: Merchant answers YES or NO for each security practice & explains NO or N/A answers

STEP 7: Merchant submits results of security evaluation to acquirer per their instructions