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PCI SECURITY STANDARDS COUNCIL PROVIDES GUIDANCE TO MERCHANTS ON MOBILE PAYMENT ACCEPTANCE SECURITY

- Customized fact sheet offers tips for leveraging PCI Standards to accept mobile payments securely -

WAKEFIELD, Mass., May 16, 2012—[The PCI Security Standards Council \(PCI SSC\)](#), a global, open industry standards body providing management of the [Payment Card Industry Data Security Standard \(PCI DSS\)](#), [PIN Transaction Security \(PTS\)](#) requirements and the [Payment Application Data Security Standard \(PA-DSS\)](#), today published a customized fact sheet outlining how merchants can securely accept payments using mobile devices such as smartphones or tablets.

The [At a Glance: Mobile Payment Acceptance Security](#) fact sheet provides merchants with actionable recommendations on partnering with a Point-to-Point Encryption (P2PE) solution provider to securely accept payments and meet their PCI DSS compliance obligations.

The ability to use smartphones and tablets as point-of-sale terminals to accept payments in place of traditional hardware terminals offers great flexibility. As mobile technology continues to change at a rapid pace, the Council continues to work with the industry to ensure data security remains at the forefront of mobile evolution.

This latest educational resource is the product of the Council's Mobile Working Group and is the result of valuable input from leading merchants, vendors and organizations actively involved in the mobile payment acceptance industry. The document helps clarify and distill some of the more complex technology and security terminology into straightforward, practical guidance that can help merchants to:

- Better understand their responsibilities under PCI DSS, and how they translate to mobile payment acceptance

- Leverage the benefits of the Council’s recently published [Point-to-Point Encryption \(P2PE\)](#) standard and program
- Choose a mobile payment acceptance solution that complements the merchant’s PCI DSS responsibilities, for example a P2PE solution provider

The fact sheet also draws on recent updates made to the [PIN Transaction Security \(PTS\) Requirements](#) at the end of 2011, creating the foundation for data security in mobile payment acceptance.

Using this resource to guide them in how PTS and P2PE standards work together, merchants can better understand how to securely use external plug-in devices with smartphones or tablets to accept payment cards by first encrypting and securing the data at the point that the account data is captured. The smartphone or tablet has no ability to decrypt the data, thus simplifying PCI DSS scope for the merchant.

“We know merchants are eager to take advantage of their existing smartphones or tablets to accept payment cards,” said Bob Russo, general manager, PCI Security Standards Council. “And the Council and its stakeholders want to help the market to do this in a secure way. We’re excited about this easy-to-use reference that will help merchants understand how to use the suite of PCI Standards to enable their businesses while still keeping data security top of mind.”

As with all SSC fact sheets, this guidance does not replace or supersede any of the PCI Standards. The Council continues to work with the payments community to address mobile payment acceptance security and evaluate whether additional requirements are needed in this area. As part of this ongoing initiative, the Council plans to publish best practices for securing mobile transactions later this year.

“The PTS and P2PE standards are being leveraged by mobile solution providers today. With this fact sheet we hope to help merchants understand how these standards work and the options that are available to them for accepting mobile payments in a secure

and PCI DSS compliant manner,” said Troy Leach, chief technology officer, PCI Security Standards Council.

PCI Standards and mobile payment acceptance security will be a topic of discussion at the Council’s Annual Community Meetings scheduled for September 12-14 in Orlando, Florida and October 22-24 in Dublin, Ireland. For more information, please visit: <https://www.pcisecuritystandards.org/communitymeeting/2012/>.

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About the PCI Security Standards Council

The [PCI](#) Security Standards Council is an open global forum that is responsible for the development, management, education, and awareness of the PCI Data Security Standard ([PCI DSS](#)) and other standards that increase payment data security. Founded in 2006 by the major payment card brands American Express, Discover Financial Services, JCB International, MasterCard Worldwide and Visa Inc., the Council has over 600 Participating Organizations representing merchants, banks, processors and vendors worldwide. To learn more about playing a part in securing payment card data globally, please visit: <http://pcisecuritystandards.org>.

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