Visa Operating Regulations specify that all Visa clients, including issuers and acquirer financial institutions, must comply with the Payment Card Industry Data Security Standard (PCI DSS). This bulletin specifies the requirements and recommendations necessary for facilitating this compliance.

The Payment Card Industry Data Security Standard (PCI DSS) is a comprehensive security standard intended to help organizations proactively protect customer account data. Compliance with the PCI DSS is required of all Visa clients and their agents or service providers. Visa issuing and acquiring clients that are directly connected to VisaNet and/or process on behalf of other Visa clients and have been notified accordingly must validate PCI DSS compliance to Visa on an annual basis. This covers all systems that store, process or transmit cardholder data. All other Visa clients must comply with the PCI DSS, but are not required to validate their compliance directly with Visa. Visa has discretion to require any client or its service providers to validate compliance.

The following actions will assist issuers and acquirers in ensuring PCI DSS compliance. Additionally, for your convenience, the 12 basic components of the PCI DSS are summarized and available at www.visa.com/cisp.

**Actions**

- **Essential (least thorough)** – Complete the PCI DSS Self-Assessment Questionnaire (SAQ), Version D, located at www.pcisecuritystandards.org.

- **Essential** – Retain an Approved Scanning Vendor (ASV) to perform network scans at least quarterly. These scans monitor and check for external vulnerabilities. Immediate remediation is required of all urgent, critical or high risk vulnerabilities. A list of ASVs is available at www.pcisecuritystandards.org.

- **Essential** – Ensure that all Third Party Agents (TPAs) that store, process or transmit Visa account data validate PCI DSS compliance and are properly registered with Visa. Entities that have successfully completed the registration process are noted on Visa’s List of PCI DSS Compliant Service Providers, available at www.visa.com/cisp.

- **Essential** – Review Visa Data Security Alerts, bulletins and webinars for up-to-date information at www.visa.com/cisp.

- **Essential** – Where applicable, use Payment Application Data Security Standard (PA-DSS) compliant core processing applications. The PA-DSS, a separate security standard, is available to ensure the secure development of these applications. Details on payment applications are available at www.visa.com/pabp.

- **Optional (recommended)** – Attend Visa’s PIN Security and PCI DSS Training Seminars. View the seminar schedule at www.visa.com/cisp, under the “Training” section.

- **Optional (more thorough)** – Utilize internal audit or security resources to perform an onsite PCI DSS review. PCI DSS audit procedures are available at www.pcisecuritystandards.org.

- **Optional (most thorough)** – Retain a Qualified Security Assessor (QSA) to perform an onsite PCI DSS review. A list of QSAs is available at www.pcisecuritystandards.org.
Requirements for Clients using Third Party Agents

Issuing and acquiring clients must adhere to the follow requirements when working with third party agents who have been engaged to store, process or transmit Visa account data:

- **Third Party Agent Registration** – Issuers and acquirers are obligated to register all third party agents with Visa, and must ensure their use of agents does not increase risk exposure to the payment system. Visa Membership Management provides an online facility for managing client relationships with third party agents. To use Visa Membership Management, clients must first enroll with Visa Online to receive a user ID. If you do not yet have a Visa Online user ID, you can enroll at www.volenroll.com. For assistance during the enrollment process, contact Visa Online Customer Service at 1-800-597-8479.

- Issuers and acquirers must ensure that third party agents have validated PCI DSS compliance and/or are listed on Visa’s List of PCI DSS Compliant Service Providers located at www.visa.com/cisp. If a third party agent is not currently listed, issuers and acquirers must contact the agent to inquire about their PCI DSS status and/or their expected date of compliance.