FAQ's

SaferPayments

Be smart. Be compliant. Be protected.

FAQ's

What is the Payment Card Industry Data Security Standard (PCI DSS)?

Do I have to comply?

The PCI DSS is a mandatory requirement for any business who takes card payments. It's a set of 12 mandatory requirements from the Card Schemes designed to ensure that all companies that process, store or transmit card information maintain a secure environment and help businesses reduce the risk of loss.

Put simply, the PCI DSS is about preventing card payment information held by customers, or their third parties, from being used fraudulently and all the consequential financial and reputational losses associated with this.

For more information about the PCI DSS visit www.pcisecuritystandards.org

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What is the Payment Card Industry Data Security Standard (PCI DSS)?

Do I have to comply?

Yes. The Payment Card Industry Data Security Standard is a mandatory requirement of the card schemes (i.e. Visa and MasterCard) and applies to any business which takes card payments. All customers who store, process, or transmit cardholder data (regardless of size) must comply with PCI DSS. The requirements apply to all acceptance channels including retail (brick-and-mortar), mail/telephone order (MOTO) and eCommerce (online).

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What's the benefit of being PCI DSS compliant?

By complying with the 12 requirements, you'll be:

• Helping with the safe handling of card payment data

• Protecting^ your business and your customers against the growing threat of card fraud

• Saving money by avoiding non-compliance fees

^   Once you are certified with the SaferPayments programme, if we are fined by the Card Schemes because you experience a data breach, we will waive our right to pass the first £35,000 / €43,000 of fines on to you. To qualify for this waiver, you must meet the conditions below.
  • Have answered the online questionnaire honestly and in good faith when self-certifying compliance
  • Within 7 working days of discovery of the data compromise advise us in writing of any failure of security within your business or your card acceptance systems
  • Retain records, logs and electronic evidence relating to a data compromise and make this available promptly upon request by Worldpay or the Card Schemes
  • Co-operate with Worldpay and the involved payment networks in all investigations relating to any data compromise, including allowing forensic investigators, appointed by Worldpay

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Why choose SaferPayments?

How can I access the SaferPayments portal?

I've forgotten my username
and password

Are they are any associated costs for
SaferPayments?

What is an IP scan and do I require this?

I'm already compliant with another quality
security assessor (QSA)

The **SaferPayments** programme has been created to guide you step by step through the PCI DSS process.

It has been designed to make it quicker and easier for you to confirm your compliance with the PCI DSS.

You'll have access to an online portal, email and chat support, for any help you need during the PCI DSS compliance process. You'll also benefit from the following:

- Telephone, email and chat support 7 days a week

- Pre-population of up to 90% of your PCI DSS self-assessment questionnaire (SAQ) if using certain Worldpay products

- Ability to schedule quarterly PCI DSS external vulnerability scanning (if applicable)

- PCI DSS certificate of compliance (if compliant)

- Periodic email reminders in order to maintain compliance

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If registered with the service you would have received your user name and password. You can access the **SaferPayments** portal by clicking on the link below or keying **www.saferpayments.worldpay.com** in to your web browser.

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Within the **SaferPayments** portal there is an option to select forgotten username/password, once selected an email will be sent to advise you of your new password/username.

www.saferpayments.worldpay.com/services/login/forgotUsername

www.saferpayments.worldpay.com/services/login/forgotPassword

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Yes, these are outlined below.

The following charges are applicable to all customers

- An annual management fee of £29.99

The below charges will only be applicable to non-compliant customers. It's important to remember, once you certify your compliance with us and continue to do so, these charges will not apply.

- A monthly non-compliance charge of £9.99

The following charges will only apply if the below services are requested as part of the PCI DSS certification process.

- An additional charge for SaferPayments verbal assessment of £19.99

- An annual vulnerability scanning fee of £34.99

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For customers who are certified with another Qualified Security Assessor (QSA)

• Uploading your certificate of compliance from another (QSA) onto the portal within the associated timeframes, free of charge

IMPORTANT INFORMATION
Please note you will not receive any protection from Worldpay's **SaferPayments** programme if using an alternative QSA. Any level of cover/protection, plus associated charges will be as per your agreement with your QSA.

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If you transmit credit card data over the internet you are required to run, and pass, vulnerability/IP scans. An IP scan examines the public-facing aspects of your network for security weaknesses that could lead to an Account Data Compromise (ACD). The scan will not make any changes or penetrate your network or website, and there should be no noticeable impact on your daily processing operations. Our goal is to help you diagnose and resolve any areas of concern to help you continue to handle credit and debit card data safely and securely.

All our customers with an IP Terminal from Worldpay will not be required to have an IP scan as we have completed PCI-PTS v3 certification. This helps keep Worldpay devices that connect via the internet, Wi-Fi, or GPRS secure.

The use of Worldpay products will be flagged within your profiling section once you login to the SaferPayments portal.

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You'll need to upload your certificate of compliance to the SaferPayments portal in line with the timeframes detailed below, to avoid payment of the £29.99 annual management fee. Should you fall outside of these timeframes the £29.99 annual management fee, plus any non-compliance fees will apply.

Description	Timeframe
New to Worldpay customers	Within 60 days of receiving your SaferPayments welcome email/letter
Existing Worldpay customers, re-confirming their compliance status each year	Prior to the compliance renewal date

If you have a questions about any PCI DSS related charges you can contact us on 0345 761 6263.

For any question regarding becoming PCI DSS compliant, you can log on to the portal **www.saferpayments.worldpay.com** or contact our SaferPayments help desk on 0330 808 0663.

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Can I avoid paying any of these charges?

Once you become PCI DSS compliant any associated monthly non-compliance fees will no longer apply. You will still need to pay the £29.99 annual management as this is applicable to all customers irrespective of your compliance status. This fee reflects the management of your compliance, along with initial and ongoing costs of implementing the SaferPayments programme and ensuring that you have a mechanism to validate your compliance.