

ETAU LEVEL II: PCI FUNDAMENTALS FOR SMALL (LEVEL 4) MERCHANTS COURSE OUTLINE

Learning Objectives:

At the end of the course, participants should be able to:

- Discuss the Level 4 merchant and their unique risk profile
- Gain basic understanding of PCI DSS and the card brands requirements for Level 4 merchants
- Outline acquirer's responsibility in driving compliance among Level 4 merchants
- Discuss how Level 4 merchants become compliant and tools that aid the process
- Understand how to develop a comprehensive plan

I. Merchant Security

- ❖ Card compromise trends
- ❖ How hackers operate
- ❖ Common vulnerabilities

II. Profile of a Level 4 Merchants

- ❖ What is a Level 4 merchant?
- ❖ Level 4 compliance challenges

III. PCI – the Level 4 Basics

- ❖ PCI and the PCI-SSC
- ❖ Common Myths
- ❖ How merchants become compliant
- ❖ Changes to the standard

IV. Card Brand Requirements for Acquirers and their Level 4 Merchants

- ❖ Compliance vs. validation
- ❖ Acquirer reporting and education requirements
- ❖ Additional resources/tools

V. Designing a Program tailored to Level 4

- ❖ Best practices for Acquirers
- ❖ Sample programs for Level 4 merchants

VI. Panel Discussion and Best Practices