

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

### Recommended prerequisite:

***Introduction to Electronic Processing OR equivalent experience***

### Description:

Data breaches are on the rise and small merchants are frequently targeted, representing more than 80% of all compromise events. This course will provide business executives with an overview of PCI DSS, outlining the standard as well as card compromise trends affecting small merchants. Compliance requirements will be discussed as will tools, technologies and techniques to engage small merchants in the compliance process and to help them achieve compliance. Common PCI myths and pitfalls will be discussed. The course will present practical suggestions to mitigate risk and to protect you and your merchants from potential fines, including ideas on developing a plan to drive high-compliance rates for your Level 4 portfolios. The course will conclude with a panel discussion to provide first-hand insights from acquirers on the challenges in implementing and managing a PCI compliance program.

### Participant Profile:

This course is appropriate for experienced payments professionals and is intended for individuals responsible for compliance within their organizations. Participants should have several years' experience in the payment arena and have some familiarity with PCI). Typical job titles for course attendees include: Operations Officers, Information Technology Officers, Risk Officers, Compliance Officers.

### Learning outcomes:

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 the common pitfalls they face
- Understand how acquirers can develop a comprehensive PCI program for small merchant portfolios

### Course Outline:

- I. Card Compromise Trends**
  - Card compromise trends
  - How hackers operate
  - Common vulnerabilities
  
- II. PCI DSS, PA DSS and PCI PED– The Level 4 Basics**
  - PCI DSS overview
  - PA DSS overview
  - PCI PTS overview
  
- III. Level 4 Merchant PCI Compliance**
  - Level 4 merchant characteristics
  - Validation requirements for Level 4 merchants
  - Common myths
  
- IV. The Consequences of Non-compliance**
  - Fees and fines
  - Legislation
  
- V. The Acquirer's Role in Level 4 PCI Compliance**
  - Acquirer's responsibility
  - Key considerations/pitfalls
  - Sample programs for Level 4 merchants
  
- VI. Panel Discussion and Best Practices**