



# Payment Card Industry (PCI) Compliance

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## Overview

MicroNet, Inc. (MNI) providers of ChamberMaster and MemberZone have taken an industry leading position and embraced compliance with the Payment Card Industry (PCI) Data Security Standard (DSS). PCI compliance, although not a law, is a standard created by the major card brands such as Visa, MasterCard, Discover, AMEX, and JCB whose goal is to provide better security and increase consumer confidence, a goal MNI fully supports. The company has been successfully scanned for outside vulnerabilities.

It is the position of MNI that a strong security policy sets the security tone for the whole company and informs personnel of what is expected of them. All personnel are aware of the sensitivity of data and their responsibilities for protecting it. This applies to all full-time and part-time employees, temporary employees, contractors and consultants who are “resident” on MicroNet’s site or otherwise have access to the network and data environment.

## 3<sup>rd</sup> Party PCI Partners

MNI and its applications use a number of secure and additionally PCI compliant third party service providers’ application interfaces in its software to transmit card payment or electronic funds transfer information at a transaction level **and does not retain or store the transmitted data**. The choice of third party services to transmit to is defined within the application in the ‘billing control panel’ and are only maintainable by its staff with appropriate user rights. MNI can provide a list of integrated PCI Compliant Partners upon request.

## PCI Requirements

MNI is a PCI DSS Level 3 service provider that facilitates the transfer between 20,000 and 1,000,000 transactions a year. Instead of a full compliance report, the PCI Council allows Level 3 providers to fill out a Self-Assessment Questionnaire (SAQ) and successfully perform PCI Scans every quarter (in place successfully since 2012). **Since there is no electronic storage of credit card data or electronic payment (EFT) within our systems**, many SAQ D questions are not applicable, but the scope and applicability of all SAQ D questions have been considered in their entirety. Should MNI implement additional acceptance channels or begin to store cardholder data, it will determine the appropriate expansion of compliance criteria and implement additional policies and controls as needed.