



SECURITY WITH A SYSTEM

PCI Certification

All details about the PCI DSS security specifications.

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We will help you to obtain your PCI Certificate

With PCI certification a new standard has been established in e-commerce, preventing credit card fraud and theft of credit card data on the internet.

If you process, store or transmit credit card data as a partner of Wirecard Bank AG, you must verify your compliance with the PCI standard with credit card organizations. The severity of these inspections performed as part of the certification process will depend on how risk of damage is rated for a merchant or service provider. The transaction volume is the basis for this rating.

As an acquirer, Wirecard Bank AG is obliged to regularly monitor the status of all merchants and report to the credit card organizations. To achieve this, we rely on our cooperation with usd.de AG, a company that is authorized to perform security audits according to the PCI Data Security Standard (PCI DSS) as a Qualified Security Assessor (QSA) and Approved Scanning Vendor (ASV).

The partnership between Wirecard Bank AG and usd.de AG enables an optimum workflow for your PCI DSS certification through established processes and an improved, fully integrated reporting to credit card organizations. In addition, when you use usd.de AG audit services you benefit from our preferential terms.

The PCI Standard

The Payment Card Industry Security Standards Council (PCI SSC) has established guidelines that apply to all participants in credit card payment processes worldwide.

Compliance with the PCI DSS requirements by all participants is stipulated by all credit card organizations.

Companies that do not process, store or transmit credit card data are not required to implement the PCI DSS standard themselves, but must then ensure that all service providers involved in processing comply with the standard. Companies that process credit card data are obliged to verify to the acquirer that they fulfill the requirements of the PCI DSS.

You can find further details about the PCI standard on the Internet at

www.wirecardbank.com/pci

About Classes and Levels

Merchants are rated according to four levels. Depending on the level different certification specifications apply.

Level 1: all merchants,

- ▶ with an annual transaction volume of more than 6m over all distribution channels
- ▶ who have already become victims of a hacker attack or credit card theft
- ▶ who have been rated Level 1 merchants by MasterCard or Visa, or have been rated by another credit card organization as Level 1 merchants

Level 2: all merchants,

- ▶ with an annual transaction volume between 1m and 6m over all distribution channels
- ▶ who have been rated Level 2 by another credit card organization

Level 3: all merchants,

- ▶ who process between 20,000 and 1,000,000 e-commerce transactions per year
- ▶ who have been rated Level 3 by another credit card organization

Level 4: all merchants,

- ▶ who are not rated as Level 1, Level 2 or Level 3 merchants

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Certification Requirements



	Self Assessment Questionnaire (SAQ)	Vulnerability Scan	Onsite Review (Audit)
Level-1 Merchants	-	quarterly*	annually
Level-2 Merchants	annually	quarterly*	annually
Level-3 Merchants	annually	quarterly*	-
Level-4 Merchants	annually	quarterly*	-

Only necessary if credit card data are stored, processed or transmitted.

How to Obtain Your PCI Compliance

All merchants are obliged to fulfill the requirements of the PCI DSS, irrespective of their level. As an acquirer, Wirecard Bank AG is obliged to regularly monitor the status of all merchants and report to the credit card organizations.

We provide support on the platform www.pci.wirecardbank.com in finding out the correct questionnaire for your company (SAQ). If you do not process, store or transmit credit card data, then all you need to do is fill out the questionnaire, after which you can download the PCI DSS Attestation of Compliance.

Should you process, store or transmit credit card data using your IT systems, you will be required to conduct quarterly vulnerability scans by an approved scanning vendor. Our cooperation with usd.de AG allows us to arrange particularly beneficial terms for these scans. Furthermore, the Wirecard Bank platform also enables convenient and easy registration with the usd.de AG scan platform.

Do not hesitate to contact us if you have any questions or need any help.

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