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What cardholder data you can and cannot store

Security rules your business must follow

The rising incidence of stolen cardholder account data is a major concern for businesses. As a result of these thefts, businesses and financial institutions suffer fraud losses and unanticipated operational expenses, and consumers are inconvenienced significantly.

The major credit card companies (Visa, MasterCard, American Express, and Discover) have established stringent requirements for collecting and storing customers' payment card data. These Payment Card Industry (PCI) Data Security Standard Requirements are meant to protect your business, your customers (cardholders) and the integrity of the payment system.

The cardholder data you are allowed to store includes:

- Account number
- Cardholder name
- Expiration date

Cardholder data you should never store:

- Full magnetic strip information
- The card verification codes or values (three digit code on the signature panel or code embedded within the magnetic stripe)
- The cardholder's PIN

You should always destroy or purge all media containing obsolete transaction data with cardholder information.

Your business may have to comply with security audits according to the PCI requirements and you may be asked for a system's scan or self-assessment. If your business has a security breach and is found not in compliance with the payment card security rules, there are severe penalties, including barring your business from accepting payment cards.

When you follow the payment card security requirements you protect your customers' sensitive data, and put your business at a competitive advantage with others that are not in compliance.

Contact the bank or company that manages your payment card processing for details or visit www.pcisecuritystandards.org for more details on the PCI Data Security Standards

Requirements. RCSC's credit card processing experts are another knowledgeable resource – call Michele, Nicholl or any RCSC team member in the Merchant Services Department at (800) 442-3589 for assistance.