What is your organization’s PCI level?

If your organization processes, stores, or transmits cardholder data, you must comply with the Payment Card Industry Data Security Standard (PCI DSS), a global mandate created by major credit card companies. Compliance is mandatory for any business that accepts credit card payments.

When establishing strategies for implementing and maintaining PCI compliance, your organization needs to understand the framework for what constitutes a merchant and which Self-Assessment Questionnaire (SAQ) is most applicable.

Is your business directly involved in processing, storing, or transmitting cardholder data as a service?

- **NO**
  - You are likely classified as a **Merchant**
    - Do you accept payments ONLY via eCommerce functions (e.g., a checkout page or online shopping cart on your website)?
      - **NO**
        - You accept cards from customers through methods other than eCommerce (e.g., over the phone, point-of-sale system, dial-out terminals, manual entry into a PC, etc.). You are likely required to complete SAQ B, SAQ B-IP, SAQ C, SAQ C-VT, or SAQ D for Merchants.
      - **YES**
        - Do you receive more than 6 million eCommerce transactions per year?
          - **NO**
            - You likely qualify for SAQ B for Service Providers
              - Vanta can help you prepare!
          - **YES**
            - You likely qualify for **SAQ D for Service Providers**
              - Vanta can help you prepare!

- **YES**
  - You are likely classified as a **Service Provider**
    - Do you process over 300,000 transactions a year?
      - **NO**
        - You likely qualify for **SAQ A**
          - Vanta can help you prepare!
      - **YES**
        - You likely qualify for Level 1 Report on Compliance
          - Vanta can help you prepare!

Which of these describes your eCommerce environment?

- **My business uses a shopping cart solution entirely hosted and outsourced to a compliant payment provider (e.g., Shopify, Stripe, Apple Pay, PayPal, etc.).**
  - You likely qualify for **SAQ A**
    - Vanta can help you prepare!

- **My payment solution provider gave me code to integrate into our shopping cart page. We host a form, run a payment script/API, or control the payment page redirection.**
  - You likely qualify for **SAQ A-EP**
    - Vanta can help you prepare!
Identify your organization’s PCI SAQ documentation

The PCI Security Standards Council has established the criteria for Merchant and Service Provider validation. Use these descriptions to help determine the SAQ that best applies to your organization.

| SAQ A | Card-not-present merchants (e-commerce or mail/telephone-order) that have fully outsourced all cardholder data functions to PCI DSS compliant third-party service providers, with no electronic storage, processing, or transmission of any cardholder data on the merchant’s system or premises.  

*Not applicable to face-to-face channels.* |
| SAQ A-EP | eCommerce merchants who outsource all payment processing to PCI DSS validated third parties with a website(s) that doesn’t directly receive cardholder data but can impact the payment transaction’s security. No electronic storage, processing, or transmission of cardholder data on the merchant’s system or premises.  

*Applicable only to e-commerce channels.* |
| SAQ D | All service providers defined by a payment brand as eligible to complete a SAQ.  

*for Service Providers* |
| ROC | Entities that process over 6 million transactions annually (Merchant) or 300,000 transactions annually (Service Provider) must complete both an annual Report on Compliance and Attestation of Compliance.  

*Level 1 for Service Providers* |

Questions?

In addition to speaking with our PCI DSS compliance experts, you can find information on understanding your PCI compliance level at the PCI Security Standards Council website or contacting your payment processing partner.

Vanta restores trust in internet businesses by giving startups an easy-to-use platform to improve and prove their security. Thousands of fast-growing companies rely on Vanta to automate their security monitoring and prepare for compliance certifications in weeks instead of months.

To learn more, visit: www.vanta.com | sales@vanta.com