# PCI Training Learning Goals

## How does credit card processing work?

* We (the merchant) are one part of a larger transaction process and all parties have an obligation to protect information

## Who is involved?

* Merchants – accept payment cards products/services (CU and CUF each have multiple of these)
* Service providers - people we contract in this space
* Banks
	+ Issuing bank - issue payment cards
	+ Acquiring bank - provides merchant accounts and enforces standard
* Card brands – sets compliance audit standards and issues fines
* PCI Council – sets the standards

## Why do we care?

* Protect customer’s payment cards
	+ Upset donors, reputational impact, fines, etc.
* Contractual requirement with bank
	+ Fines, relationship with key business partner

## What is PCI?

* Set of standards and processes for merchants
	+ PCI-DSS is core document – 12 sections covering 200+ line items
	+ Always evolving – updates each year, major ones every three years
* Different transaction processes are subject to different subsets of the standard
* Annual reporting requirement
* Certification process for third-party services and technologies.

## How does it impact us?

* Business process
	+ How are card numbers handled?
* Technology decisions
	+ Is technology supporting the security requirements?
* Contracts
	+ Are contractors meeting the standards as well?
* Training
	+ Does everyone know what they need to do?
* Compliance management process
	+ Who is keeping track of all of this?