



# Merchant Payment Card Industry (PCI) Guidelines

A key aspect of complying with Payment Card Industry (PCI) standards is protecting customers' data at all times. Business owners are at risk of hackers and identity thieves whose goal is to steal proprietary business information, customer account data and business data. As a BSP merchant, security and risk management needs to be one of your business's main priorities. As per clause 3.2 of the BSP merchant agreement, you are liable for any losses incurred due to breaches of the below listed card protection guidelines.

As a BSP Merchant, you must ensure that you apply the following measures to safeguard your merchant facility and your business against card fraud.

1. Refrain from storing customer bank card data such as information contained in the magnetic strip, on the back of the card (CVV) or card numbers.
2. In the event where the nature of your business is required to store card account information,
  - All electronic card account numbers MUST be encrypted and stored in a secure system.
  - All paper storage should be locked in a secure place.
3. ONLY accept cards as per BSP's card accepted listing i.e. Visa, Master card etc.
4. Always safeguard your BSP EFTPoS terminal by storing the device in a secure place that is locked away in double custody.

## **MOTO – Card not present transactions**

1. For any MOTO activated terminals, ensure that the devices is stored under lock and key, when the terminal is not in use.
2. Prior to processing a card not present transaction, you MUST verify the customers card details against a passport bio page.
3. Always ensure that, at a minimum, you collect the following details from your customer:
  - The card account number
  - The name as it appears on the card
  - The card expiration date as it appears on the card
  - The cardholder's statement address
4. Also check whether the card has a card start date and record this detail.
5. If possible, take note of a contact phone number and the name of the financial institution that issued the card.
6. Also, whether the transaction is processed by phone, mail or electronic commerce, obtain proof of delivery.
7. If you are taking an order over the telephone:
  - Record the time and date of your conversation.
  - Make a note of the details of the conversation.

In the event of a query, these details can then be verified with the cardholder.

8. If you are taking an order through the mail or via a fax:
  - Obtain a signature on the order form.
  - Always retain a copy of the written order.

Position Title 1		Position Title 2	
Name		Name	
Signature		Signature	
Date	/ /20	Date	/ /20



# MERCHANT MOTO REQUEST FORM

I \_\_\_\_\_ confirm my business \_\_\_\_\_  
(Name must be an account signatory) (Name of business)

is in \_\_\_\_\_ industry and requires MOTO facility.

Please provide a description of the nature of your business below.

Position Title 1	
Signature	
Date	/ /20