

I am a small-to-medium sized business (Level 4 Merchant). What are my requirements?

Q: What does a small-to-medium sized business (Level 4 merchant) have to do in order to satisfy the PCI requirements?

A: To satisfy the requirements of PCI, a merchant must complete the following steps:

- Identify your Validation Type as defined by PCI DSS – see below . This is used to determine which Self Assessment Questionnaire is appropriate for your business.

SAQ Validation Type	Description	SAQ
1	Card-not-present (e-commerce or mail/telephone-order) merchants, all cardholder data functions outsourced. <i>This would never apply to face-to-face merchants.</i>	A
2	Imprint-only merchants with no cardholder data storage	B
3	Stand-alone dial-up terminal merchants, no cardholder data storage	B
4	Merchants with payment application systems connected to the Internet, no cardholder data storage	C
5	All other merchants (not included in descriptions for SAQs A-C above) and all service providers defined by a payment brand as eligible to complete an SAQ.	D

- Complete the Self-Assessment Questionnaire according to the instructions in the Self- Assessment Questionnaire Instructions and Guidelines.
- Complete and obtain evidence of a passing vulnerability scan with a PCI SSC Approved Scanning Vendor (ASV). **Note** scanning does not apply to all merchants. It is required for Validation Type 4 and 5 – those merchants with external facing IP addresses. Basically if you electronically store cardholder information or if your processing systems have any internet connectivity, a quarterly scan by an approved scanning vendor is required.
- Complete the relevant Attestation of Compliance in its entirety (located in the SAQ tool).
- Submit the SAQ, evidence of a passing scan (if applicable), and the Attestation of Compliance, along with any other requested documentation, to your acquirer.