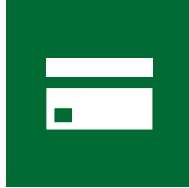


COMMERCIAL BANKING



DATA SECURITY

Key Facts: Payment Card Industry Data Security Standards (PCI DSS) Compliance

What is PCI DSS?

The Payment Card Industry Data Security Standards (PCI DSS) are a set of standards mandated by the Card Schemes to protect cardholder data and are an important aspect of card data security.

However you trade, each transaction you process involves sensitive cardholder information which must be processed, stored and transmitted securely to protect your customers and your business from the increasing threat of card fraud.

How does PCI DSS apply to me?

PCI DSS consists of 12 requirements, some or all of which may be applicable to you and your outlet(s) depending on the nature of your business and whether or not you store card data. Compliance with PCI DSS is mandated by all the Card Schemes (including Visa and MasterCard®) and applies to all businesses that accept credit and debit cards.

Compliance is not a onetime requirement and businesses are required to validate their compliance on an annual basis and are expected to maintain compliance at all times.



LLOYDS BANK

CARDNET

What do I need to do?

Depending upon your organisation's size and type, you must either complete a PCI DSS Self Assessment Questionnaire (SAQ) or have a Formal Onsite Assessment by a Qualified Security Assessor (QSA).

The Self Assessment Questionnaire (SAQ) is primarily aimed at small to medium businesses and is a self validation tool to demonstrate compliance.

How can Lloyds Cardnet help?

To validate your PCI DSS compliance, there are two options:

Option 1: Is fully managed through our online portal, which is delivered in association with our partner Sysnet Global Solutions and will give your business all the information you need to become and remain compliant through a simple, straightforward programme.

The managed solution helps your business to understand which requirements are appropriate to your business and guides you through your SAQ step by step, providing support and help at every stage. It's an ongoing service which will also help your business to maintain compliance.

Features of option 1

- **Dedicated helpline**, who have in depth knowledge of the requirements of PCI DSS and can talk you through the whole process of attaining and maintaining compliance.
- **Access to a Qualified Security Assessor (QSA)** for more complex technical advice and guidance on PCI DSS where needed.
- **Unlimited network vulnerability scanning of 1 IP address** to support businesses that have a Point Of Sale device with an internet connection, are taking card not present cardholder payments through a virtual terminal or hosting their own e-commerce payment pages.
- **User friendly web portal** – This guides your business through PCI DSS compliance validation process step by step, with online user help available at every stage.

Option 2: You can complete your own SAQ via the PCI SSC website at www.pcisecuritystandards.org or if you are already PCI DSS compliant through a third party provider, you can register your certificate with Lloyds Bank Cardnet.

You will need to upload your SAQ or third party certificate onto our PCI DSS online portal www.lloydsbankcardnetpcidss.com

For larger or more complex businesses, the PCI DSS Council website will also provide you with a list of approved Qualified Security Assessors who can work with you to ensure that your business is PCI DSS compliant should this be required.

How do I access the portal?

Instructions will be sent out to you shortly after your account has been opened by Lloyds Bank Cardnet.

How much does it cost?

Option 1: An ongoing monthly charge as set out in your application form (currently £5.50 per outlet) will be charged to monitor and manage your compliance status. This charge will appear on your outlet(s) monthly Cardnet statement 3 months after receiving your login details.

Option 2: There is no cost for uploading your SAQ or valid certificate from a third party provider.

Non-Compliance charges apply to both options 1 and 2

Further charges will apply if your business does not take the appropriate action. These charges are detailed below:

A monthly non-compliance charge, as set out in your application form (currently £20.00 per outlet), will be charged if you fail to certify your compliance within three months of receipt of a letter from Lloyds Bank Cardnet providing the initial password for access to the Lloyds Bank Cardnet PCI DSS portal or if you fail to complete the annual PCI DSS renewal process within 3 months of the relevant renewal date.

We're here to help

If you have any questions or would like further information, our dedicated PCI DSS here to help you through the validation process so please call us on 0330 8080 798. You can also find further information at www.pcisecuritystandards.org and www.lloydsbankcardnet.com

WE'RE HERE TO HELP

If you have any questions or would like further information, our dedicated PCI DSS here to help you through the validation process so please call us on

0330 8080 798

You can also find further information at www.pcisecuritystandards.org and www.lloydsbankcardnet.com

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

lloydsbankcardnet.com

We may monitor or record calls to make sure we have carried out your instructions correctly and to help improve the quality of our service. Cardnet® is a registered trademark of Lloyds Bank plc. Lloyds Bank plc Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lloyds Bank plc is covered by the Financial Ombudsman Service (please note that due to the eligibility criteria of this scheme not all Lloyds Bank customers will be covered).