VISA

Small Merchant Security Program

Are your vendors qualified?
It's time to comply.

Did you know?

Acquirers must ensure that Level 4 merchants:

- Use Payment Card Industry Qualified Integrators and Resellers (PCI QIR) when using third parties for point-of-sale (POS) application and terminal installation and integration.
- Validate Payment Card Industry Data Security Standard (PCI DSS) compliance or participate in the Technology Innovation Program (TIP).

Remote access is key!

Integrators accessing a merchant's Point of Sale (POS) system using remote access should go through the QIR certification program if they are eligible.

What kinds of vendors should go through the PCI QIR certification program?	What kinds of vendors are not subject to the PCI QIR certification program?
Vendors involved in the implementation, configuration, support and/or maintenance of POS applications on behalf of merchants or service providers. The types of services offered that may qualify a company for the QIR program include: • Configuring and/or installing POS software or payment applications or terminals for merchants • Supporting or servicing POS software or payment applications for merchants – including accessing these systems remotely for troubleshooting, delivering system updates or offsite support	• Companies that support ancillary applications integrated into POS systems but which are properly segmented from the payment processing operations (For example, companies that support inventory management systems, reservation systems, etc.) • An operator providing a merchant with a simple plug-and-play device and who will not use remote access to reach the POS environment • Acquirers or their affiliated business unit • Vendors supporting/servicing POS systems that are not PA-DSS validated payment applications*

Find the full list of PCI Qualified Integrators and Resellers and additional details about the QIR program at www.pcisecuritystandards.org.

FACT

FICTION: All Level 4 merchants must validate PCI DSS compliance.

The following merchants are excluded from the validation requirement:
- Merchants using enabled EMV terminals or validated point-to-point encryption (P2PE)
- Merchants using single-use terminals without Internet connectivity
- As a reminder, all merchants must comply with PCI DSS even if validation is not required

FACT

Only merchants using eligible third parties for installation/management of POS systems, must ensure these vendors are QIR certified.

FICTION: All Level 4 merchants must use QIR companies for POS installation/ support.

FACT

FICTION: All integrators and resellers must be QIR certified.

Today, the PCI QIR program is limited to vendors installing/supporting PA-DSS validated POS applications.*

FACT

Visa will not proactively enforce or measure compliance at an individual merchant level. In the event of a compromise linked to a merchant's non-compliance with Visa requirements, acquirers may be subject to non-compliance assessments.

FICTION: Visa will assess fines for merchants not using QIR companies for POS installation/ support.

FACT

FICTION: The requirement for using a QIR is determined at a merchant or device level.

The QIR certification program is for vendors. Eligibility for the program is based on the services provided by the vendor, not by merchant or device.

* Although not all vendors are eligible to participate in the PCI QIR program, merchants must ensure their service providers and vendors use secure practices that keep them in compliance with PCI DSS.

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