

Data Security 101

How PCI compliance can protect your business



DON'T
do business
WITHOUT IT™

Protect your customers and your business from data compromises by complying with the Payment Card Industry Data Security Standard (PCI DSS). PCI DSS is a set of technical and operational standards developed to protect payment card data and promote safe payments worldwide.

PCI DSS Goals and Requirements

Build and maintain a secure network and systems

- Install and maintain a firewall configuration to protect cardholder data
- Do not use vendor-supplied defaults for system passwords and other security parameters

Protect cardholder data

- Safeguard stored data
- Encrypt transmission of cardholder data across open public networks

Maintain a vulnerability management program

- Protect all systems against malware and regularly update antivirus software or programs
- Develop and maintain secure systems and applications

Implement strong access control measures

- Restrict access to cardholder data by business need to know
- Limit staff member access to data
- Identify and authenticate access to system components
- Restrict physical access to cardholder data

Regularly monitor and test networks

- Track and monitor all access to network resources and cardholder data
- Test security systems and processes

Maintain an information security policy

- Ensure it addresses information security for all personnel

American Express® Data Security Requirements

- Comply with the current PCI Data Security Standards
- Store cardholder data only as needed to facilitate American Express Card transactions
- Use only PCI-approved PIN Entry Devices or Payment Applications
- Provide PCI DSS validation documentation to American Express as required
- Notify American Express within 72 hours of discovering the data incident
- Adhere to applicable indemnity obligations resulting from a data incident



4 steps to take with a data breach

- 1 Send an email to EIRP@aexp.com no later than 72 hours after the incident is discovered.
- 2 Conduct a thorough investigation that may require you to hire a Payment Card Industry Forensic Investigator.
- 3 Promptly provide us with all compromised American Express Card numbers.
- 4 Work with us to help resolve any issues arising from the data incident.

Learn more about our Data Security Requirements at americanexpress.com/datasecurity