PCI Compliance - The Basics

For Dentists

What is PCI?

Payment Card Industry (PCI) Compliance is the set of security standards put in place by the major card brands to protect cardholder data and reduce the risk of fraud. These standards are required of all businesses that accept, store, or transmit card information.

PCI Compliance must be renewed every year through an online form known as the Self-Assessment Questionnaire (SAQ). This questionnaire ensures that a business is meeting the necessary technical and procedural security requirements for handling card payments.

PRO TIP

PCI can be confusing when you do it only once per year. Call our Best Card team for help and we can often get you PCI compliant in just a few minutes! Reach us at (877) 739-3952.

Protect Card Data in the Practice:

- Make sure that access to card information is limited to only those who need it for their official duties.
- Make sure that any documents with full credit card numbers are stored under lock and key and shredded when no longer needed.
- Storing cards digitally is only allowed in a PCI approved system like a secure gateway where it is encrypted and tokenized. Never store card information in plain text.
- Ensure the card reader is in a well-monitored area and that no unauthorized visitors have unsupervised access to avoid the risk of tampering.
- Annually, review best practices for card security with anyone in the business that accepts card payments.

Basics of PCI Technical Requirements:

- Make sure that you are using a card reader or system that is PCI approved. Best Card only works with PCI-approved systems.
- Diligently protect logins and passwords to systems that run card payments and update passwords if there are any changes in office personnel.
- Some card systems use internet-connected readers that may require network scans (penetration tests) to identify potential vulnerabilities on your network. Your IT may need to resolve these vulnerabilities to become compliant.
- Many Best Card systems use Point-to-Point Encryption (P2PE), which encrypts card data before it reaches your network, eliminating the need for scans and enhancing security.

PCI doesn't have to be scary, but skipping it could cost $18.95 per month in Non-Compliance fees. Everyday, Best Card helps dental practices just like yours stay compliant with quick, easy support. Call us when you have 5 minutes and our team will help walk you through your annual update. Questions?

Email us at **compliance@bestcardteam.com.**

Best Card 877.739.3952