

What are some of the most commonly-used terms and acronyms I need to know when it comes to PCI compliance?

Like most industries, PCI compliance has its own “alphabet soup” of terms and acronyms including:

- **Payment Card Industry (PCI)** – Denotes debit, credit, prepaid, e-purse, ATM and POS (point of sale) cards and associated businesses.
- **Payment Card Industry Data Security Standard (PCI DSS)** – A set of comprehensive requirements for enhancing payment account data security that was developed by the founding payment brands of the PCI Security Standards Council to help facilitate the broad adoption of consistent data security measures on a global basis.
- **Payment Card Industry Security Standards Council** – An open global forum whose mission is to enhance the ongoing development, enhancement, storage, dissemination and implementation of security standards for account data protection through education and awareness of PCI Security Standards. The organization was founded by American Express, Discover Financial Services, JCB International, MasterCard Worldwide, and Visa, Inc.
- **PCI Self-Assessment Questionnaire (SAQ)** – A validation tool intended to assist merchants and service providers who are not required to undergo an on-site data security assessment to self-evaluate their compliance with the PCI DSS. There are multiple versions of the PCI DSS SAQ to meet various scenarios.
- **PCI Scan** – A quarterly test of system components, processes and custom software to ensure security controls.
- **PCI SSC Approved Scanning Vendor (ASV)** – Organizations that validate adherence to certain DSS requirements by performing vulnerability scans of the Internet-facing environments of merchants and service providers.
- **Qualified Security Assessor (QSA)** – Companies approved by the PCI SSC to conduct an audit.