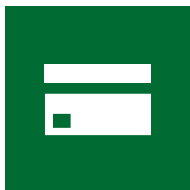


COMMERCIAL BANKING



DATA SECURITY

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

What is PCI DSS?

The Payment Card Industry Data Security Standard (PCI DSS) consists of a set of security measures 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 three options:

Option 1: You can complete your own Self Assessment Questionnaire (SAQ) via the PCI Council website at www.pcisecuritystandards.org

You will need to upload your compliant SAQ or third party certificate onto our PCI DSS online portal www.lloydsbankcardnetpcidss.com so we know that you are compliant.

Cardnet does not charge a fee for this.

Option 2: You can manage your compliance using our **online service** at www.lloydsbankcardnetpcidss.com which provides your business with assistance and information to help you manage and report your PCI compliance.

This solution helps your business to understand which requirements are appropriate to your business and guides you through your Self Assessment Questionnaire (SAQ) step by step, providing support at every stage. It's an ongoing service that will help your business to maintain compliance with the PCI DSS.

A monthly management fee of £5.50 will be charged for ongoing use of the online portal.

You will receive the following benefits:

- Access to the PCI Helpline and online chat
- Task reminders
- Revalidation reminders
- Information Security Policy template
- 'Security Measures for Your Business' checklist
- Access to security information and advice
- Inclusive Approved Scanning Vendor (ASV) vulnerability scans

Option 3: Use Cardnet's **fully managed Compliance Plus service** to manage your PCI DSS compliance and payment security requirements for you. With this proactive service we'll undertake the management of all your PCI compliance needs. The service includes the provision of a range of cyber security tools, as well as software patching and update guidance so your organisation stays secure.

A monthly management fee of £15.00 will be charged for the ongoing use of this service.

You will receive the following benefits:

- SAQ completion and submission
- Information Security Policy template
- 'Security Measures for Your Business' checklist
- Inclusive Approved Scanning Vendor (ASV) vulnerability scans
- Running device level vulnerability scans and remediation support
- Guidance to ensure your software is up to date
- Software patches
- Cyber security software and monitoring
- Creation and maintenance of incident response plans
- Updating and management of documents on the PCI portal

How do I access the portal?

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

Non-Compliance charges apply to both option 2 and 3

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 helpline is here to help so please call us on 0330 8080 798. You can also find further information at www.pcisecuritystandards.org and www.lloydsbankcardnet.com

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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

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