Data Security 101
How PCI compliance can protect your business

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

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**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

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**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.**

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Learn more about our Data Security Requirements at [americanexpress.com/datasecurity](http://americanexpress.com/datasecurity)