What is the Security Technology Enhancement Program or STEP?

The American Express Security Technology Enhancement Program (STEP) makes it easier for Merchants to validate their PCI compliance, which is a requirement by all U.S. card brands. Merchants who qualify for STEP are required only to submit an annual STEP Attestation as their annual validation documentation. In some cases, a Merchant may have installed an effective Point-to-Point Encryption (P2PE) Solution that has not yet been approved by PCI SSC. In this case, a Qualified Security Assessor (QSA) will assess the solution and the Merchant must submit an Annual PCI Assessment (ROC or Self Assessment Questionnaire (SAQ)) to another card brand, the American Express PCI Security Technician to validate the solution.

What if American Express requires different PCI validation documentation than other card brands?

Merchants who have deployed a P2PE solution that has been validated by PCI SSC do not need to complete any additional PCI validation as part of the American Express requirements. Merchants who implement a P2PE solution that PCI SSC has not yet validated may have to complete a Self Assessment Questionnaire (SAQ) if they are enrolled in the Level 2 Payment Environment or higher. Merchants who are enrolled in the Level 1 Payment Environment are not required to complete a SAQ.

If you are still required to submit an annual Report on Compliance (ROC) or Self Assessment Questionnaire (SAQ) to another card brand, the American Express PCI Security Technician will conduct an annual Attestation of your compliance with the PCI DSS. This Attestation may be submitted at any time during the year and must be submitted by the end of March of the following year.

What is the Security Technology Enhancement Program (STEP)?

The STEP Attestation is a document that a Merchant completes and returns to the American Express to certify that their PCI DSS compliance is aligned with the requirements of the American Express Security Technology Enhancement Program (STEP).

Do I qualify for STEP?

To qualify for Security Technology Enhancement Program (STEP) there are several qualifications to which you must attest.

Yes. Compliance with the PCI DSS is required to qualify for STEP.

How does STEP compare with the current PCI validation program?

The American Express Security Technology Enhancement Program (STEP) reduces the number and complexity of PCI documentation required by American Express. Using a Point-to-Point Encryption solution that is approved by a Qualified Security Assessor, or an EMV solution, significantly reduces the complexity of PCI DSS validation documents required by American Express.

Must I still comply with the PCI DSS?

No. Only Merchants are eligible for the American Express Security Technology Enhancement Program. Service Providers or Payment Processors are not eligible for STEP.

What are the benefits if I qualify for STEP?

No Data Incidents in the previous 12 months

Current compliance with the Payment Card Industry Data Security Standard (PCI DSS)

I am eligible for STEP. Am I required to participate?

Yes. Compliance with the PCI DSS is required to qualify for STEP.

What if I have additional questions or need help?

You should proceed through the SecureTrust portal to complete the Annual STEP Attestation document from the Program Documents folder.

For detailed information, visit www.pcisecuritystandards.org.

What is EMV?

EMV means an integrated circuit card (sometimes called an “IC Card,” “chip card,” “smart cards,” “EMV card,” or “ICC”) or it is based on a standard called “Europay, Mastercard, Visa” which is managed by EMVCo (www.emvco.com).

What is Point-to-Point Encryption (P2PE)?

A Point-to-Point Encryption (P2PE) solution is a technology that-hypographically protects account data at the point from where a Merchant accepts the payment card to the point of decryption. By using P2PE, account data (account identifier and sensitive authentication data) is unreadable until it reaches the secure decryption environment, which makes it less valuable if the data is stolen in a breach.

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Service Providers or Payment Processors eligible for STEP?

No. Only Merchants are eligible for the American Express Security Technology Enhancement Program.

What if I am eligible for STEP? Am I required to participate?

Yes. Compliance with the PCI DSS is required to qualify for STEP.

What if I have additional questions or need help?

Log back into SecureTrust. Complete all sections of the form.

Merchant Name or Legal Business Name

Merchant Information

American Express

Yes

Yes

Yes

Download the SecureTrust portal. Follow the instructions to start the annual STEP Attestation document.

What is PCI Approved P2PE?

The Payment Card Industry Data Security Standards Council (PCI FSO) has established detailed criteria and guidelines to list of P2PE solutions that have been successfully completed validation testing by a Qualified Security Assessor (QSA) and deemed to be PCI compliant. This list is available at www.pcisecuritystandards.org.

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