

FAS *Floral Accounting Systems, Inc.*

1503 Farmerville Highway
Ruston, Louisiana 71270
(318) 251-2146

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The Payment Card Industry Security Standards Council (PCI SSC) created its Data Security Standard (Standard) which establishes the rules and regulations governing how credit/debit card data is used and stored. A complete discussion of the PCI SSC and the Standard can be found at <https://www.pcisecuritystandards.org/>. Retailers (merchants) whose computer systems store or process customers' credit/debit card information must be using systems that comply with the Standard, regardless of how the merchant processes credit cards. As of the time this article is being written, FAS is one of only two technology vendors in the entire floral industry whose systems have been certified as being compliant with the PCI Standard. A complete alphabetized list of all validated applications may be found at https://www.pcisecuritystandards.org/security_standards/vpa/. Take just a second to verify for yourself whether your shop management system is listed on the PCI SSC list of certified systems. Systems that are not included in this list are not certified, regardless of a vendor's potential suggestions otherwise. Achieving Standard certification is a very long and challenging process from technical, financial, and administrative perspectives, and getting a system validated is not something that can be accomplished easily or quickly.

Compliance with the Standard has been phased in over the last couple of years, beginning with the largest companies and eventually trickling down to smaller companies. The deadlines for meeting most of the requirements have passed. The final phase, phase 5 in the chart below, requires that all merchants must be using PCI SSC validated applications by July 1, 2010--less than 4 months from now. The chart below can be found at numerous locations on the Internet.

Software Applications - US and Canada

Phase	Compliance Mandate	Effective Date
1	Newly boarded merchants must not use known vulnerable payment applications, and VisaNet Processors (VNPs) and agents must not certify new payment applications to their platforms that are known vulnerable payment applications	1/1/2008
2	VNPs and agents must only certify new payment applications to their platforms that are PA-DSS-compliant	7/1/2008
3	Newly boarded Level 3 and 4 merchants must be PCI DSS compliant or use PA-DSS-compliant applications	10/1/2008
4	VNPs and agents must decertify all vulnerable payment applications	10/1/2009
5	Acquirers must ensure their merchants, VNPs and agents use only PA-DSS compliant applications	7/1/2010

Most retailers' businesses would be forced to close if they could no longer accept credit cards. Have you taken the steps required to be PCI Standard-compliant? Is your current *shop management system* included in the list of validated applications on the PCI SSC web site? If not, you should take steps to achieve compliance *immediately*. Potentially hundreds or thousands of florists will be affected by this deadline very soon.

In addition to getting a shop management system that has been certified as being compliant with the PCI SSC Standard, FAS users also receive a *Data Security Standard Implementation Guide*. This *Guide* contains a summary of what is required for you to become compliant. The simple fact that you use a validated system such as FAS will take you a long way toward acquiring certification for your own business. However, there are other requirements that are not directly related to the use of a computer system that you must meet in order to comply with the Standard. FAS's *Implementation Guide* describes these additional requirements, and FAS's support staff can assist you in making sure that you meet these requirements.

FAS has been a leading floral technology provider for 26 years, offering systems that protect florists' independence while providing unsurpassed flexibility and functionality. For more information about how FAS can help you meet these mandatory credit card security regulations and for more information about how FAS can help you better manage every aspect of your business, please call (800) 830-6160, option #2. Thanks.