



IRISH
PHARMACY
UNION

The voice of community pharmacy

Merchant view of PCI DSS

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What is the IPU?

- **Representative body for pharmacies in Ireland**
- **Representative body for community pharmacists**
- **Provides Professional and Business advice on a daily basis**



Business Services

- **Advise members on business issues such as:**
 - Retail Advice
 - Health & Safety
 - Compliance Mandates
 - Waste Management
 - Financial Advice (Tax, VAT, PCI)

How did PCI DSS come to the IPU's attention?

- IPU affinity deal with Elavon
- Direct queries from IPU members
- Information from other merchant providers

What did the IPU do?

- **Informed our members of the PCI regulations through our own internal communications**
- **Met with VigiTrust Ltd to discuss what we could do for our members to ensure they would be compliant**
- **Developed a platform for IPU members through our website with VigiTrust Ltd**
- **Validated the IPU's own compliance**

Pre-program concerns

- **Do we really need to bother with PCI DSS?**
- **Will pharmacies take up the program?**
- **Will they understand why this is imposed on them?**
- **Will the solution be scalable enough for our 1,600 members?**
- **Who will manage incoming inquiries?**
 - **PCI DSS queries**
 - **Technical support**

What does the PCI DSS Merchant Compliance Program entail?

- **Pharmacy Staff security awareness & credit card security training to meet req 12.6 of PCI DSS**
 - Train staff upon hire and once annually
 - Specific data protection training also included
- **Approved Scanning Vendor scan facility**
- **Policies and Procedures customised for our industry and reviewed by a QSA**
- **Access to the Self Assessment questionnaires**



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- IPU COMMITTEES
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Search...

Business Assistance

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Data Protection

Documents Date added

	PCI DSS - Payment Card Industry Data Security Standard	04/06/2010
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	Registration for Data Protection	26/08/2008
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	Q&A on Data Protection	26/08/2008
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	Data Protection and Litter Pollution Act	26/08/2008
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Advertisement - Members

Understand your Business & Maximise your Profit Margin

1 Day Business Seminar in Best Practice Business Management for your pharmacy



21 & 22 September



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Resource id #39

Self-Assessment Questionnaire B

Please complete all sections of the SAQ

Relationships with other organizations

Does your company have a relationship with one or more third party service providers (for example gateways, web hosting companies, airline booking agents etc.)?

Yes

No

Does your company have a relationship with more than one acquirer?

Yes

No

Eligibility to complete SAQ B

Please confirm the following by checking each item on the list:

My company uses only an imprint machine to imprint customers' payment card information and does not transmit cardholder data over either phone line or the Internet; OR
My company users only standalone, dial-up terminals; and the standalone dial-up terminals are not connected to the Internet or any other systems within the merchant environment;

My company does not store data in electronic format; AND

If my company does store cardholder data, such data is only in paper reports or copies of receipts and is not received electronically.

How is the program marketed to our members?

- **Communication to pharmacies**
 - Series of e-mails
 - Articles in IPU publications
 - Newsletter inserts
 - All of the above co-prepared with VigiTrust
- **Take Up to date**
 - Program launched in late June 2010
 - 21% of members enrolled
 - 80% of enrolled members have completed the program



PCI DSS Program Management

- **Type of queries received from pharmacies**
 - **Usability issues**
 - **Password management**
 - **Navigating the program / adding users**
 - **Technical queries**
 - **Scan related (how does it work, what do results mean)**
 - **PCI DSS jargon**
 - **But I use Elavon/AIB/Ulster Bank so I don't need PCI DSS...**
 - **A lot of confusion amongst members as to how credit card processing works**
 - **Can I use another program? How do they differ?**
 - **Watch out for programs which only allow merchants to validate compliance**
 - **Try and help them comply with a comprehensive program**
 - **I don't store credit card data do I don't need PCI DSS**
 - **Maybe so, but you still transmit it!**
- **All technical & PCI DSS queries are handled by VigiTrust**
 - **However some members still reach out to IPU first**



PCI DSS Program Benefit to IPU

- **Adding value to members and fulfilling our core mission**
- **Verifiably helping members comply with:**
 - **Industry standard: PCI DSS**
 - **Legal requirements: Data Protection Act**
- **Visibility of members compliance through anonymised reports**
 - **Per territory**
 - **Per feature (training, ASV, Policies, SAQ)**
- **Ability to demonstrate that IPU is pro-actively educating merchants**
- **Doing our bit to reduce credit card security incidents in Ireland for our industry – over 600,000 visits to pharmacies every day**
- **Next steps**
 - **New Campaign late September to make members aware of PCI DSS 2.0**
 - **Ongoing campaigns to increase take up throughout the year**



Questions?



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