

Merchant AIS Requirements

Below are 15 requirements merchants must now adhere to under the AIS program in order to accept VISA* cards in e-commerce transactions:

- Installing and maintaining a network firewall
- Establishing a hiring policy for staff and contractors
- Restricting access to data to a 'need-to-know' basis
- Assigning each person a unique ID to be validated when accessing data
- Tracking access to data, including read access, by each person
- Encrypting data maintained on databases or files accessible on the Internet
- Encrypting data sent across networks
- Protecting systems and data from viruses
- Keeping security patches for software up-to-date
- Not using vendor-supplied defaults for system passwords or other security measures
- Not leaving paper, diskettes or computers unsecured
- Destroying data when it's no longer needed for business reasons
- Regularly testing security systems and procedures
- Immediately investigating and reporting to VISA any suspected loss of account or transaction information
- Using only service providers that meet the above security standards

Detailed descriptions of each requirement are contained in a full set of standards that are available online at www.visa.com in the "For Businesses/Merchants" section.

