

# MASTERCARD PAYMENT APPLICATION DATA SECURITY STANDARD (PA-DSS) MANDATE

Effective 1 July, 2012

## WHAT IS PA-DSS

The goal of the Payment Application Data Security Standard is to help software vendors and others develop secure payment applications that do not store prohibited data, such as full magnetic stripe, CVV2 or PIN data, and ensure their payment applications support compliance with the PCI DSS. Payment applications that are sold, distributed or licensed to third parties are subject to the PA-DSS requirements. In-house payment applications developed by merchants or service providers that are not sold to a third party are not subject to the PA-DSS requirements, but must still be secured in accordance with the PCI DSS.

## MASTERCARD PA-DSS MANDATE

Effective 1 July 2012, MasterCard will revise the MasterCard SDP Program Standards to require all merchants and Service Providers that use third party-provided payment applications to only use those applications that are compliant with the Payment Card Industry Payment Application Data Security Standard (PCI PA-DSS), as applicable. The applicability of the PCI PA-DSS to third party-provided payment applications is defined in the PCI PA-DSS Program Guide. In addition, MasterCard will establish a new PA-DSS compliance validation requirement for Level 1, Level 2, and Level 3 merchants as well as Level 1 and Level 2 Service Providers.

## PA-DSS REQUIREMENTS

- 1 Do not retain full magnetic stripe, card validation code or value (CAV2, CID, CVC2, CVV2) or PIN block data
- 2 Provide secure password features
- 3 Protect stored cardholder data
- 4 Log Application Activity
- 5 Develop Secure Applications
- 6 Protect wireless transmissions
- 7 Test Applications to address vulnerabilities
- 8 Facilitate secure network implementation
- 9 Cardholder data must never be stored on a server connected to the Internet
- 10 Facilitate secure remote access to payment application
- 11 Encrypt sensitive traffic over public networks
- 12 Encrypt all non-console administrative access
- 13 Maintain instructional documentation and training programs for customers, resellers, and integrators