

MERCHANT REQUIREMENTS

VISA Merchants

Merchant Level	Description	Validation Requirements
1	Merchants processing over 6 million Visa transactions annually (all channels) or Global merchants identified as Level 1 by any Visa region 2	<ul style="list-style-type: none"> - Annual Report on Compliance ("ROC") by Qualified Security Assessor ("QSA") - Quarterly network scan by Approved Scan Vendor ("ASV") - Attestation of Compliance Form
2	Merchants processing 1 million to 6 million Visa transactions annually (all channels)	<ul style="list-style-type: none"> - Annual Self-Assessment Questionnaire ("SAQ") - Quarterly network scan by ASV - Attestation of Compliance Form
3	Merchants processing 20,000 to 1 million Visa <i>e-commerce</i> transactions annually	<ul style="list-style-type: none"> - Annual SAQ - Quarterly network scan by ASV - Attestation of Compliance Form
4	Merchants processing less than 20,000 Visa <i>e-commerce</i> transactions annually and all other merchants processing up to 1 million Visa transactions annually	<ul style="list-style-type: none"> - Annual SAQ recommended - Quarterly network scan by ASV if applicable - Compliance validation requirements set by acquirer

MasterCard Merchants

Merchant Level	Description	Validation Requirements
1	<ul style="list-style-type: none"> - Any merchant that has suffered a hack or an attack that resulted in an account data compromise - Any merchant having greater than 6 million total combined MasterCard and Maestro transactions annually - Any merchant that MasterCard, in its sole discretion, determines should meet the Level 1 merchant requirements to minimize risk to the system 	<ul style="list-style-type: none"> - Annual ROC by QSA - Quarterly network scan by ASV
2	Any merchant with greater than 1 million but less than or equal to 6 million total combined MasterCard and Maestro transactions annually	<ul style="list-style-type: none"> - Annual ROC by QSA (by 31 December 2010) or SAQ performed by staff trained at PCI SSC-offered merchant training - Quarterly network scan by ASV

Merchant Level	Description	Validation Requirements
3	Any merchant with greater than 20,000 combined MasterCard and Maestro e-commerce transactions annually but less than or equal to one million total combined MasterCard and Maestro ecommerce transactions annually	<ul style="list-style-type: none"> - Annual SAQ - Quarterly network scan by ASV - Attestation of Compliance Form
4	All other merchants	<ul style="list-style-type: none"> - Annual SAQ - Quarterly network scan by ASV - Compliance validation requirements set by acquirer

American Express Merchants

Merchant Level	Description	Validation Requirements
1	Merchants processing 2.5 million American Express Card transactions or more per year; or any merchant that has had a data incident; or any merchant that American Express otherwise deems a Level 1	<ul style="list-style-type: none"> - Annual ROC by QSA - Quarterly network scan by ASV
2	Merchants processing 50,000 to 2.5 million American Express Card transactions per year	<ul style="list-style-type: none"> - Quarterly network scan by ASV
3	Merchants processing less than 50,000 American Express Card transactions per year	<ul style="list-style-type: none"> - Quarterly network scan by ASV strongly recommended