

MasterCard Site Data Protection (SDP) Program

A security compliance program based on the Payment Card Industry (PCI) Data Security Standard



What It Is

The MasterCard Site Data Protection (SDP) Program is designed to help acquirers, merchants, and service providers achieve compliance with the Payment Card Industry (PCI) Data Security Standard. The SDP Program is deployed globally by MasterCard Worldwide and consists of a combination of rules, guidelines, best practices, and approved compliance validation tools to foster broad compliance with the PCI Data Security Standard.

What It Does

The SDP Program, with the PCI Data Security Standard as its foundation, details the data security requirements and compliance validation requirements to protect stored MasterCard account information. The SDP Program is a means to identify vulnerabilities in security processes, procedures, and website configurations. Adoption of SDP and subsequent compliance with the PCI Data Security Standard will help merchants,

service providers, and acquirers protect against security breaches, enhance consumer confidence, and protect the integrity of the overall payment channel.

Why You Need It

Participation in the SDP Program and compliance with the PCI Data Security Standard is vital for preventing fraud, securing MasterCard account information, and protecting the reputation of businesses. The PCI Data Security Standard is a globally recognized set of requirements endorsed by all major card brands.

SDP, combined with the PCI Data Security Standard, represents a major step forward in data security and provides a solid framework and the flexibility to continually upgrade security in the years ahead to manage risks from new identified and emerging vulnerabilities.

The PCI Data Security Standard was created in 2004 by MasterCard and other industry leaders to establish a single, comprehensive, and global standard for account data protection across the payment industry.

Features and Benefits

The MasterCard SDP Program provides a clearly defined global framework, using a variety of compliance validation tools and solution providers. This flexibility helps acquiring institutions support their merchants, and enables third-party processors to put in place the necessary platforms, procedures, and policies to comply with the PCI Data Security Standard and mitigate the risks associated with storage of MasterCard account information.

To meet the standard, participants must:

- Install and maintain a firewall configuration to protect data
- Not use vendor-supplied defaults for system passwords and other security parameters
- Protect stored data
- Encrypt transmission of cardholder data and sensitive information across secure networks
- Use and regularly update anti-virus software
- Develop and maintain secure systems and applications
- Restrict access to data by business need-to-know
- Assign a unique ID to each person with computer access
- Restrict physical access to cardholder data
- Track and monitor all access to network resources and cardholder data
- Regularly test security systems and processes
- Maintain a policy that addresses information security

Merchants and third-party processors may be required to validate PCI Data Security Standard compliance by conducting an audit, security scan, and/or self-assessment questionnaire. Further details regarding each of these requirements within the PCI Data Security Standard can be found at www.mastercard.com/sdp

Technical Requirements

To conduct security scans and onsite reviews, merchants and service providers are responsible for selecting approved vendors and qualified assessors; a list of these vendors can be found at www.mastercard.com/sdp. Merchants and service providers may share vendor reports with their acquirers as part of the compliance process.

Requirements vary depending on your merchant level. For more information visit www.mastercard.com/sdp

Who Needs This Product

- Acquirer Banks
- Merchants
- Third Party Processors
- Hosting Providers
- Payment Gateways and other entities that store cardholder data

For Further Information

Contact your MasterCard Representative and visit www.mastercard.com/sdp or send an e-mail to sdp@mastercard.com.

MasterCard Provides a Suite of Security Solutions to Prevent, Detect, and Report Fraud.