



About the Visa USA Cardholder Information Security Program

What

Mandated since June 2001, Visa's CISP is intended to protect Visa cardholder data—wherever it resides.

Who

All members must comply and ensure the compliance of their merchants and service providers who store, process, or transmit Visa account numbers. The program applies to all payment channels, including card present, mail/telephone order, and e-commerce.

How

To achieve CISP compliance, all members, merchants and service providers must adhere to the Payment Card Industry (PCI) Data Security Standard, which offers a single approach to safeguarding sensitive data for all card brands.

Why

By complying with the PCI Data Security Standard, Visa members, merchants, and service providers not only meet their obligations to the payment system, but also build a culture of security that benefits all parties.

Everyone	<ul style="list-style-type: none">• Limited risk• More confidence in the payment industry
Member	<ul style="list-style-type: none">• Protected reputation
Merchant & Service Provider	<ul style="list-style-type: none">• Competitive edge gained• Increased revenue and improved bottom line• Positive image maintained• Customers are protected
Industry	<ul style="list-style-type: none">• “Good security neighbors” encouraged• Information is safeguarded
Consumer	<ul style="list-style-type: none">• Identity theft prevention