PCI Compliance Rules for Credit Card Merchants
Compiled by: Syrinx Technologies
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Organization	Merchant Levels	Compliance Validation			
		Level	Action	Validated By	Due Date
American Express (Amex)	2.5M Amex transactions or more per year; or any merchant that has had a data incident; or any merchant that American Express deems a Level 1.	1	• Annual on-site assessment • Quarterly network scan • Annual SAQ	• QSA • ASV • Merchant	• One year from notification by merchant's acquirer.
	50,000 to 2.5M Amex transactions per year.	2	• Quarterly network scan • Annual SAQ	• ASV • Merchant	• One year from notification by merchant's acquirer.
	Less than 50,000 Amex transactions per year.	3	• Quarterly network scan • Annual SAQ	• ASV • Merchant	• Not required to submit validation requirements, but strongly recommended.
Discover	• All merchants processing a total of more than 6M Discover Network card transactions per year. • Any merchant Discover Network, in its sole discretion, determines should meet the Level 1 compliance validation and reporting requirements. • All merchants required by another payment	1	• Annual on-site assessment • Quarterly network scan • Annual SAQ	• QSA • ASV • Merchant	• One year from notification by merchant's acquirer.

	brand to validate and report their compliance as a Level 1 merchant.				
Discover	• All merchants processing a total of 1 million to 6M Discover Network card transactions per year. • All merchants required by another payment brand to validate and report their compliance as a Level 2 merchant.	2	• Quarterly network scan • Annual SAQ	• ASV • Merchant	• One year from notification by merchant's acquirer.
	• All merchants processing a total of 20,000 to 1 million Discover Network card-not-present only transactions per year. • All merchants required by another payment brand to validate and report their compliance as a Level 3 merchant.	3	• Quarterly network scan • Annual SAQ	• ASV • Merchant	• One year from notification by merchant's acquirer.
	• All other merchants.	4	• Validation and Reporting Requirements determined by the merchant's acquirer.		• One year from notification by merchant's acquirer.
JCB	Merchants who handle cardholder data and transaction data via the Internet or Internet-accessible network.	• ≥1M JCB transactions per year.	• Annual on-site assessment • Quarterly network scan • Annual SAQ	• QSA • ASV • Merchant	• One year from notification by merchant's acquirer.
		• < 1M JCB transactions per year.	• Quarterly network scan • Annual SAQ	• ASV • Merchant	• One year from notification by merchant's acquirer.

	Merchants who do not handle cardholder data and transaction data via the Internet nor Internet-accessible network.	• ≥1M JCB transactions per year.	• Annual on-site assessment • Quarterly network scan	• QSA • ASV	• One year from notification by merchant's acquirer.
		• < 1M JCB transactions per year.	• Annual SAQ	• Merchant	• One year from notification by merchant's acquirer.
MasterCard (MC)	• Merchants > 6MM annual total MC transactions (POS, MOTO, e-Commerce). • All compromised entities.	1	• Annual on-site assessment • Quarterly network scan	• QSA • ASV	• One year from notification by merchant's acquirer.
	• Merchants > 1MM and < 6 MM annual total MC transactions (POS, MOTO, e-Commerce). • All merchants meeting the Level 2 criteria of a competing brand.	2	• Quarterly network scan • Annual SAQ	• ASV • Merchant	• One year from notification by merchant's acquirer.
	• Merchants > 20,000 annual e-Commerce MC transactions but less than 1MM total transactions. • All merchants meeting Level 3 criteria of a competing brand.	3	• Quarterly network scan • Annual SAQ	• ASV • Merchant	• One year from notification by merchant's acquirer.
	• All other MC merchants.	4	• Quarterly network scan • Annual SAQ	• ASV • Merchant	• One year from notification by merchant's acquirer.
	Any merchant-regardless of acceptance channel-processing over 6,000,000 Visa transactions per year.	1	• Annual on-site assessment • Quarterly network scan • Annual SAQ	• QSA • ASV • Merchant	• One year from notification by merchant's acquirer.

Visa	Any merchant-regardless of acceptance channel-processing 1,000,000 to 6,000,000 Visa transactions per year.	2	• Annual SAQ • Quarterly network scan	• Merchant • ASV	• One year from notification by merchant's acquirer.
	Any merchant processing 20,000 to 1,000,000 Visa e-commerce transactions per year.	3	• Annual SAQ • Quarterly network scan	• Merchant • ASV	• One year from notification by merchant's acquirer.
	Any merchant processing fewer than 20,000 Visa e-commerce transactions per year, and all other merchants-regardless of acceptance channel-processing up to 1,000,000 Visa transactions per year.	4	• Annual SAQ • Quarterly network scan	• Merchant • ASV	One year from notification by merchant's acquirer.