



PAYMENT CARD INFORMATION HANDLING POLICY

Purpose

This policy aims to ensure that AIB's handling and processing of payment card information is safe and secure and compliant with the Payment Card Industry Data Security Standard (PCI-DSS) to protect merchants and cardholders from cardholder information theft.

Scope

All policies and procedures of AIB and applies to AIB Staff who:

- handle or process payment card information or card transactions, or
- are in a position where they may monitor or approve payment card information or requests for such information.

Definitions

Unless otherwise defined in this document, all capitalised terms are defined in the [glossary](#).

PCI-DSS means Payment Card Industry Data Security Standard.

Policy

1. The PCI DSS is the global data security standard adopted by the payment card brands for all entities that process, store or transmit cardholder data and sensitive authentication data. It consists of steps that mirror security best practices, including practices to assist merchants in preventing payment card fraud and to improve the security of the processing and storage of payment card data.
2. PCI-DSS Compliance has been required since December 2010.
3. The procedures associated with this policy are designed to deal with situations where a company or an individual provides their payment card details to AIB for the purposes of paying an account (of any type).
4. Under PCI DSS requirements, AIB is required to use, store and destroy cardholder data in a manner which protects the cardholder data from misuse or unauthorised transactions.
5. AIB's processing, storage or transmission of payment card details must be PCI DSS compliant or AIB risks losing the ability to process these payments.
6. Non-compliance with the PCI-DSS can result in significant fines to AIB.

Related Policies and Procedures:

Payment Card Information Handling Procedure
Privacy Policy

Responsibility:
Financial Controller

Current Status:	Version 2
Approved By:	Board of Directors
Effective From:	3 December 2020
Date of Approval:	3 December 2020
Previous Versions:	26 September 2018 <i>Payment Card Information Handling Policy V1</i>
Date of Next Review:	3 December 2023