



Merchants Experience FAQs

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Merchants Experience FAQs

First Time User

Q. How do I Register in the Portal?

- A. To register on our Portal, you must click the 'Create Login' button in the Homepage. The system will then guide you through the process.

Return Users: Login

Q. How do I login?

- A. You must log in with the credentials (username & password) previously established when you first registered in our Portal.

Q. Which one is my username?

- A. The username is created by the person who originally configures an account. If you forgot the username originally established when the Portal account was created, you can contact us so we may assist you.

Q. How do I change my password?

- A. Select Manage users in your merchant dashboard
 - a. Choose the user you want to reset password
 - b. Option #1: If you want to review and edit your merchant information click on EDIT icon.
 - i. Create your new password, re-enter it to confirm, and Click SAVE
 - c. Option #2: If you want to reset password only:
 - i. Click on reset password, you will then receive an email with two links, one is for canceling the reset password request and the other is to configure your new password.

Q. Which is my password?

- A. Your password is a secret combination of characters, which should include numbers, upper and lower-case characters, and special symbols. This combination was registered in the Portal once the account was configured. If you do not remember:
 - a. Click on **Forgot Password?** The system will prompt you to write your username or MID, and your contact email.

Create Login

Registration

Q. What is my Merchant ID?

- A. Your merchant ID number (MID) is a unique number assigned by your processor to identify your business.

Q. What zip code I have to register in the Portal information?

- A. Usually, we will need the zip code where the Business is located.

Please click REGISTER to continue the registration process

Exception: Credicorp ISO users must enter their business phone number (without including parenthesis or hyphens), instead of their zip code.



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Business Information

Q. How do I choose my Username?

A. Create a username that is easy to remember. If possible, choose a username that relates to your business.

Q. How do I create my password?

A. Your password must contain at least 6 characters, and include at least one upper and lowercase letter, a number, and a special character (!@#Z\$).

Q. Why do I have to write my password two times?

A. This helps the system confirm that the password is written correctly.

Q. I am trying to confirm my passwords but the system tells me the passwords do not match. What should I do?

A. If the passwords do not match, you should re-enter both of them. Make sure you are typing the same passwords both times.

Q. The portal tells me there still information that needs to be filled. What should I do?

A. The required fields in this section are: Business Name, Merchant ID, Zip Code, email address, username, password and Re-enter Password.

Q. Can I leave some of the information blank?

A. If you already filled all the required information, you can leave the rest empty. Still, we recommend all merchants to fill their information as complete as possible. This helps us to maintain accurate information about the business.

Pre-SAQ Questions

Q. What is the purpose of these questions?

A. The purpose of this section is to suggest a Self-Assessment Questionnaire (SAQ) based on your answers to questions regarding your business, how it processes credit card transactions, and the equipment used to make this possible.

Q. What is P2PE (Point to Point Encryption Standard)?

A. The PCI Point-to-Point Encryption Standard contains detailed security requirements and testing procedures for application vendors and providers of P2PE solutions, to ensure that their solutions can meet the necessary requirements for the protection of payment card data.

Q. What is an approved P2PE solution?

A. The P2PE solution provider is a third-party entity (for example a processor, acquirer, or payment gateway) that has overall responsibility for the design and implementation of a specific P2PE solution, and manages P2PE solutions for its merchant customers. The solution provider has overall responsibility for ensuring that all P2PE requirements are met, including any P2PE requirements performed by third-party organizations on behalf of the solution provider (for example, certification authorities and key-injection facilities).

Q. What is a Virtual Terminal?

A. A virtual payment terminal is web-browser-based access to an acquirer, processor or third party service provider website to authorize payment card transactions, where the merchant manually enters payment card data via a securely connected web browser. Unlike physical terminals, virtual payment terminals do not read data directly from a payment card. Because payment card transactions are entered manually, virtual payment



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terminals are typically used instead of physical terminals in merchant environments with low transaction volumes.

Q. What is a Processor?

A. The company that handles or process payment card transactions. While payment processors typically provide acquiring services, payment processors are not considered acquirers (merchant banks), unless defined as such by a payment card brand. They are also called a “payment gateway” or “payment service provider” (PSP). See also *Merchant Bank*.

Q. Can I Skip the Pre-SAQ and go straight to choose my SAQ?

A. Yes, you can skip the Pre-SAQ and go straight to selecting a SAQ type. Just make sure your choosing the correct SAQ.

Q. What happens if I am not sure about what to answer in my Pre-SAQ questionnaire?

A. All the questions available in our Portal are meant to be answered by the merchant to the best of their knowledge. If you are not sure what you should answer because of the terms and acronyms used throughout the questionnaires, you can review the following document:

https://www.pcisecuritystandards.org/pdfs/Small_Merchant_Glossary_of_Payment_and_Information_Security_Terms.pdf

Summary

Q. What happens if I am not convinced that the SAQ Questionnaire the system assigned is appropriate for my business?

A. The Portal can assign an SAQ for your business based on the answers you gave the Pre-SAQ. If you are still not convinced about the SAQ suggested by the Portal, you can review the descriptions of all the other questionnaires available by checking the manually select SAQ option. You can also review these descriptions in pages 8-9 and 18 of the following document:

https://www.pcisecuritystandards.org/documents/SAQ-InstrGuidelines-v3_2.pdf?agreement=true&time=1489009977436

Merchant Dashboard

Required

Step 1: Electronic Signature

Q. What is an Electronic Signature?

A. The electronic signature of the person responsible of the PCI Portal merchant’s registration. This is a required step to obtain the compliance certification from the system.

Q. Why does my Electronic signature have a “?” sign?

A. The process is not completed. You need to complete the Electronic Signature process.

Q. How can I create my Electronic signature?

A. Use the mouse cursor and sign in the designated area, then check the “I Agree” box and click SAVE.

Q. Can I re-do my electronic signature?

A. Yes, click CLEAR to erase the current one.



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Step 2: Self-Assessment Questionnaire (SAQ)

Q. ¿What is a SAQ?

A. Self-Assessment Questionnaire.

Q. How frequently must my business complete this questionnaire?

A. Annually

Q. Why does the Portal say my DUE date is mm/dd/yyyy?

A. This is the expiration date of the current compliance cycle.

Q. Why does the step 2 have a **! sign?**

A. The **!** means that the SAQ is not completed yet.

Q. Why the does the Portal say my SAQ is **NOT COMPLIANT?**

A. If your SAQ results are not compliant it means you must remediate your payment structure so it can become PCI Compliant.

Q. Will the system save all the information in my SAQ if I press 'Finish Later'?

A. Yes.

Q. Will my business be sanctioned if we do not fill the SAQ Questionnaire?

A. You must get in contact with your service provider.

Q. What should I do if my POS structure changes before my SAQ expires?

A. You need to change your SAQ type to another one that best describes your business and the changes made to the way it processes the customer's credit card information.

SAQ Remediation

Q. What is a SAQ Remediation?

A. SAQ Remediation shows the SAQ sections still pending to get your PCI Certification.

Q. Why I have to do it?

A. To complete your PCI Compliance certification.

Step 3: Scan

Q. What is a PCI Scan?

A. When an ASV (Approved Scanning Vendor) checks your computer, IP address and/ or websites to detect any vulnerability that may be used by hackers to gain unauthorized access to your clients' credit card information.

Q. Why does my Scan section have a **? sign?**

A. The Merchant has not completed the ASV Scan required.

Q. What is a "Scheduled Scan"?



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A. A programmed scan run by the system at dates and times pre-determined by the merchant or programmed automatically by the Portal.

Q. How often should I scan my system?

A. The Portal is scheduled to scan quarterly. You may also scan on demand.

Q. What is the Support Request option in this section for?

A. This option lets you submit your questions about the scan process, in order to receive assistance.

Q. What is an IP?

A. An IP address is similar to a home address, it is a combination of numbers given to your computer that helps other computers find you within a network.

Options

Verify Email

Q. How do I confirm my email to the Portal?

A. You need to click the 'Validate Email' option. Verify that the email presented in the following screen is accessible to you and select 'SEND / RE-SEND VERIFICATION EMAIL'. You must wait at least 5 minutes and then search your inbox for an email from PCI Portal. When you find the email, open it, and click the verify email link to confirm.

Q. How can I modify my email in the Portal?

A. You can modify your email using the Edit Email Now option in this section, or you can go to the Merchant Overview section and change it.

Merchant Overview

Q. How can I modify my business information on the Merchant overview section?

A. Click on the Merchant Overview section and in the next screen you will see all the information of your business. Correct all the info that is not accurate and click save.

Manage Users

Q. How can I search for a specific user under my merchant profile?

A. Type the name of the user you want to find in the box and click search.

Q. How can I ADD a new user under my Merchant profile?

A. Click 'Add New'. In the next screen fill your new user information and click 'Save'.

Change SAQ Type

Q. What does SAQ mean?

A. SAQ is an acronym for Self-Assessment Questionnaire

Q. How can I change my SAQ questionnaire?

A. Login to the Portal, go to Options, and click 'Change SAQ Type'.



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Q. When is it correct to change my SAQ questionnaire?

A. You need to change your SAQ if the business changes the way credit card information is processed, or if you feel that you are not in the correct SAQ.

Q. If I change my SAQ will my business still be PCI Compliant?

A. A Merchant should change SAQ type if his POS Structure has changed. If that is the case and something did change, your business is no longer PCI compliant.

Q. If I change my SAQ, the portal still saves my previous SAQ?

A. No, the Portal only stores the current SAQ.

Downloads

This section lets you obtain the PCI Compliance documents generated by the Portal.

Quick Links

FAQs

FAQ means Frequently Asked Questions. This document contains the answers of the most common questions asked by system users.

Help/Contact Us

Contact us at (787) 625-0055 or submit a support request in the Portal.

Reference Library

In this section you will find a series of documents that can help you and your business in the process of PCI DSS Certification.

Tutorial

The Tutorial will guide you through the Portal functions and the PCI Compliance process.

Overall Compliance

Q. What is the purpose of the percentage graphic in the portal?

A. This graphic helps you monitor your progress as you complete the process to become a PCI Compliant Merchant.

Q. What happens if my graphic is not at 100%?

A. If the graphic is not at 100% means you still need to fill and complete more procedures to be a PCI Compliant Merchant.

Q. What happens if my graphic is at a 100%?

A. If your graphic at 100% means that you completed all the information and procedures the PCI Portal needs.

Other

Q. What is PCI?

A. PCI means Payment Card Industry.

Q. What happens if I close the Portal by accident?

A. The Portal automatically stores all the information filled in the portal even if it closed by accident. Just login again to continue the process.



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Q. What is the functionality of the “Support Request”?

A. You can contact us in case you need assistance.

Q. Why do I have to complete this questionnaire?

A. This questionnaire helps the Merchant be aware of the security measures that are necessary when processing credit card transactions. Once you finish the certification process, if your business is compliant, the Portal will emit a Certificate you can use to show your customers and the Credit Cards Companies, that your business handles all credit card information with the necessary precautions.