FINANCE
TREASURER'S OFFICE
UNIVERSITY OF MICHIGAN

Trustwave SAQ A "Wizard" Level Guidance

Rev 11/11/16

SAQ A is ***only*** applicable for merchants who accept credit cards online where customers enter their credit card info on a 3rd party payment gateway (Nelnet, Authorize.net, etc.) web page for processing. Merchant **never** receives, processes, transmits or stores full credit card data: 16-digit card number or 3 or 4 digit CVC number. Contact UM Treasury for assistance if this doesn't apply to your situation.

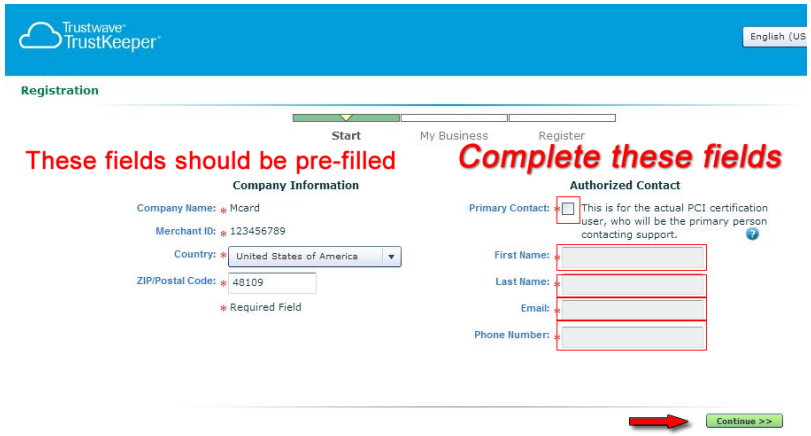
You should see one of the two screens below. If your *merchant account is new*, you should see the screen to left. If you are *renewing the SAQ* for this year, you should see the screen to the right or Screen 3 (two pages below).

Screen 1 – SAQ for a brand new merchant account

Registration

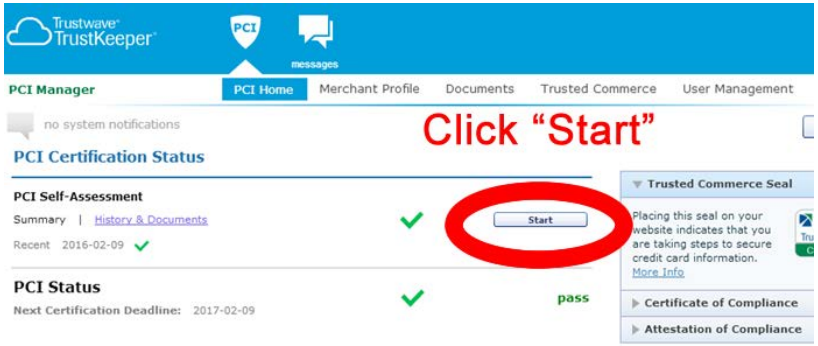
You will arrive at the Trustwave website from the Trustwave email invitation link. Registration is a one-time occurrence for the merchant account. Look for **red text** for UM Treasury guidance. **Red** outlined boxes require entry.

Enter data on the right side of screen and click "Continue>>."



Screen 1 – Renewing the annual SAQ

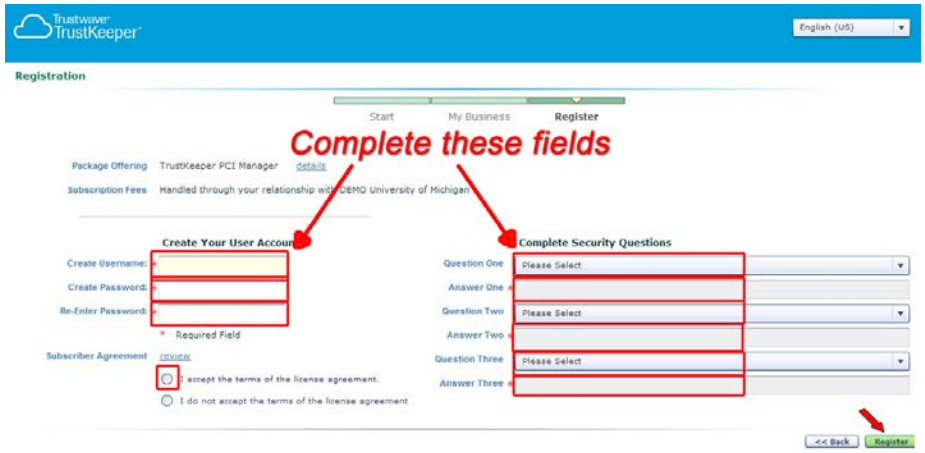
After logging in, you'll see the "PCI Home" screen. Simply click "Start" to begin.



Screen 2 – SAQ for a brand new merchant account

Create a log in. Note: If you have more than one merchant account, you'll need to create separate Trustwave logons (usernames) for each. It's highly recommended that you create answers for the "Security Questions" to assist if you cannot recall your logon created in the future.

Click "Register"



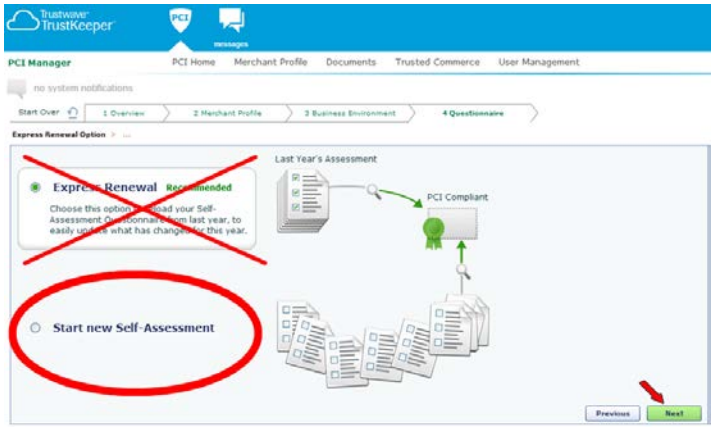
Screen 2 – Renewing the annual SAQ

You will either see the screen **below** or the one on the **next page** (Screen 3).

If you see the screen just below,

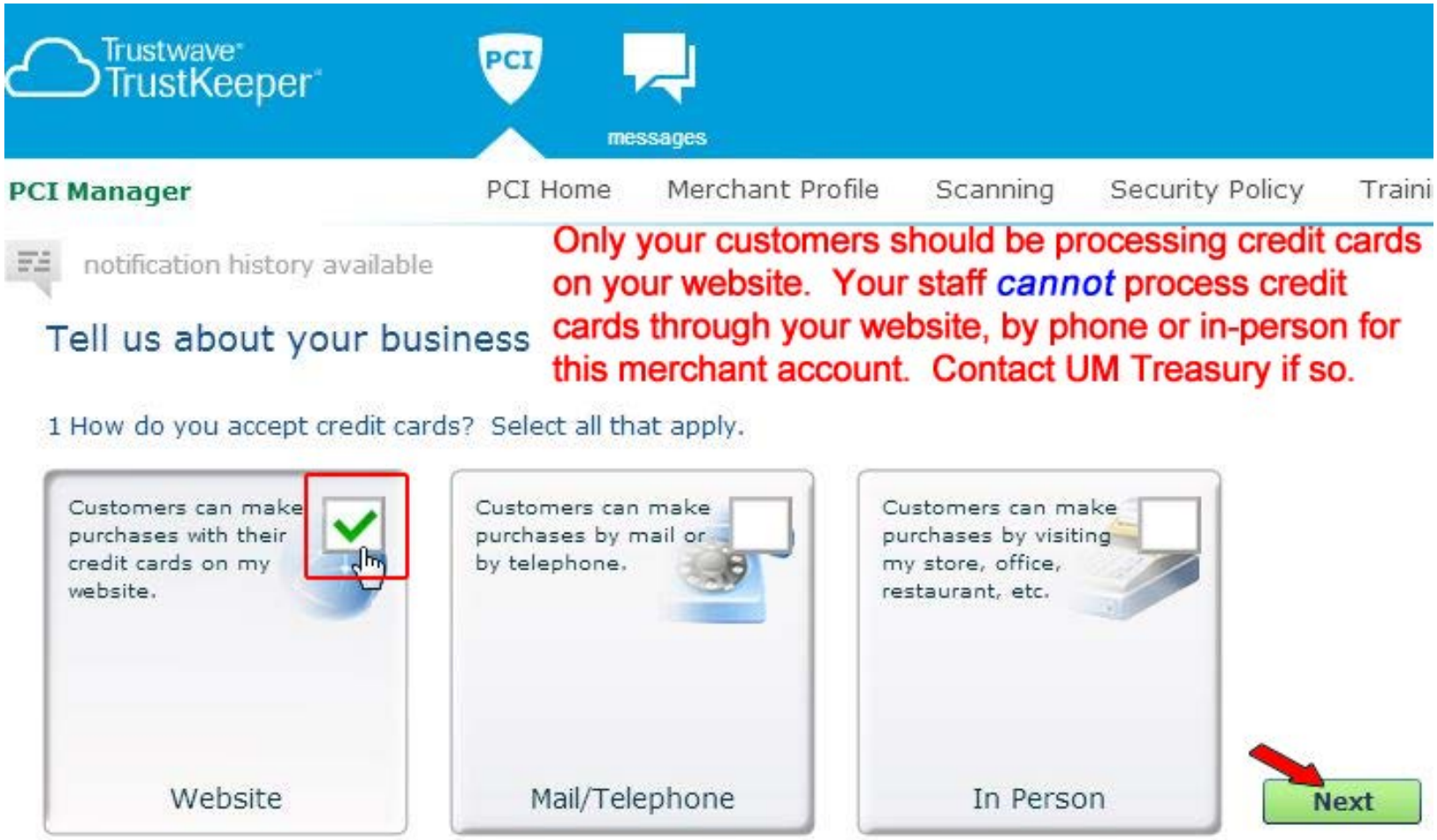
Do ***NOT*** select "Express Renewal."*
Select "Start new Self-Assessment."
Then click "Next" to begin.

*New PCI compliance requirements/questions are easily missed using "Express Renewal."

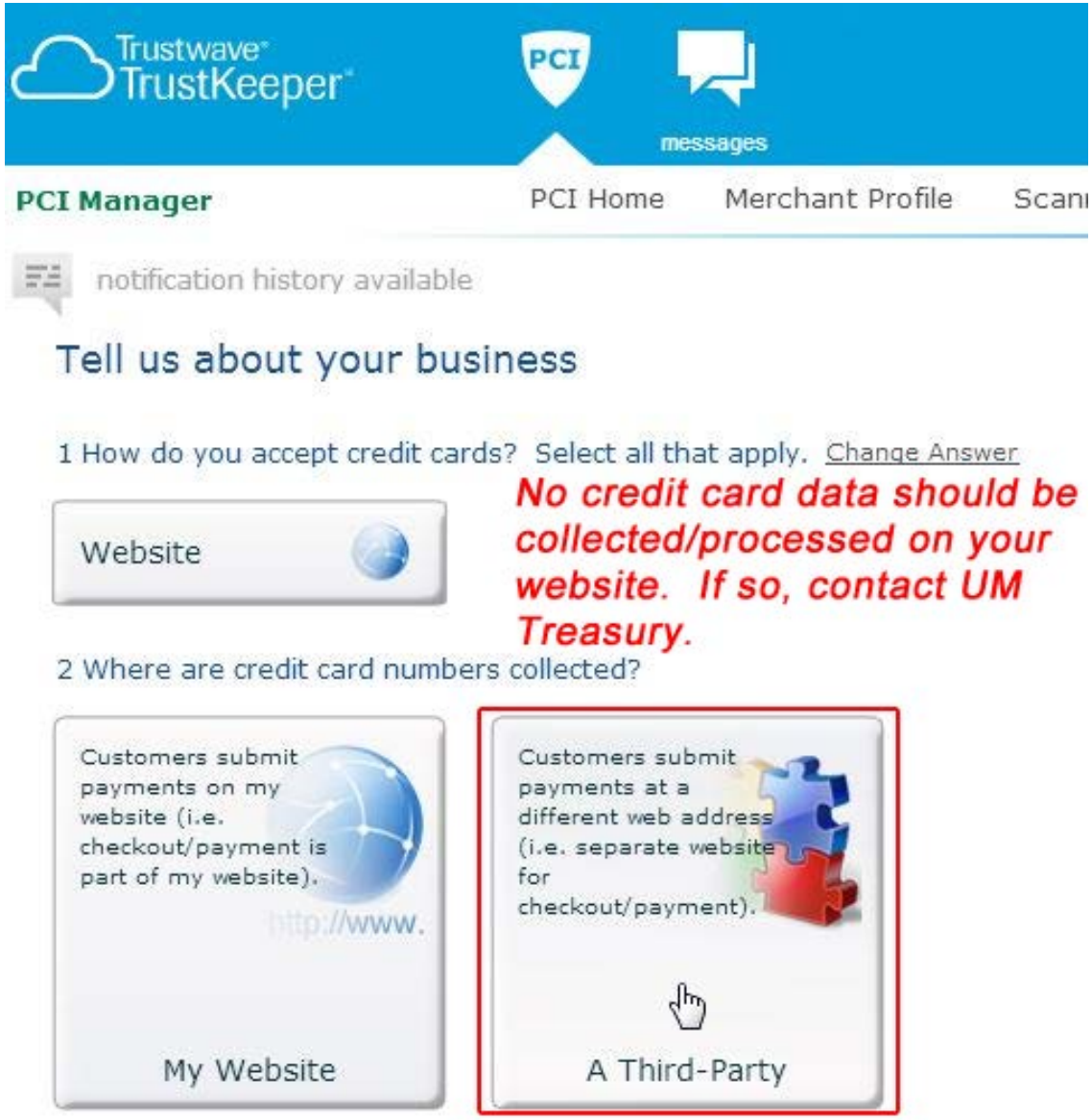


Account Profile

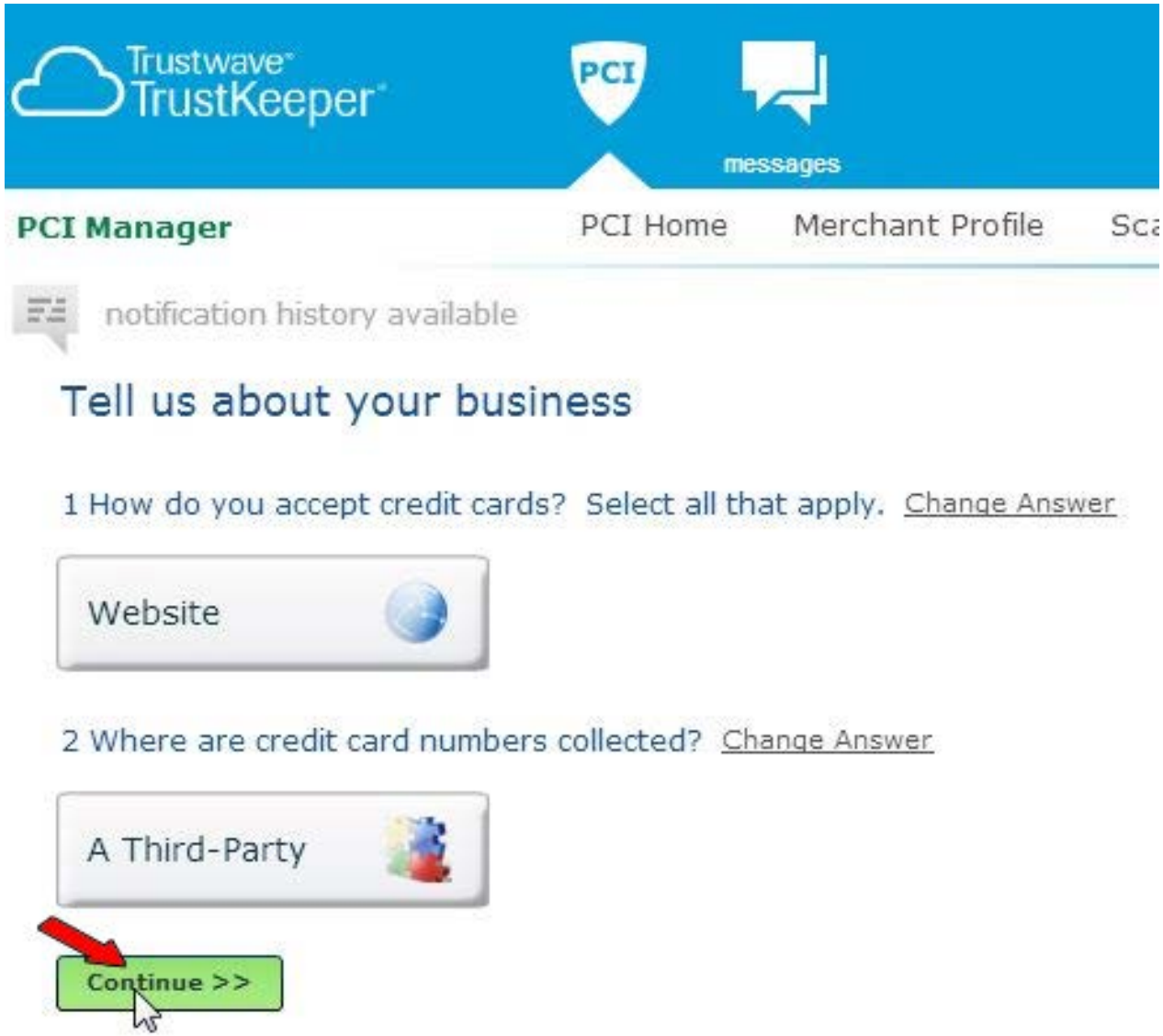
Screen 3



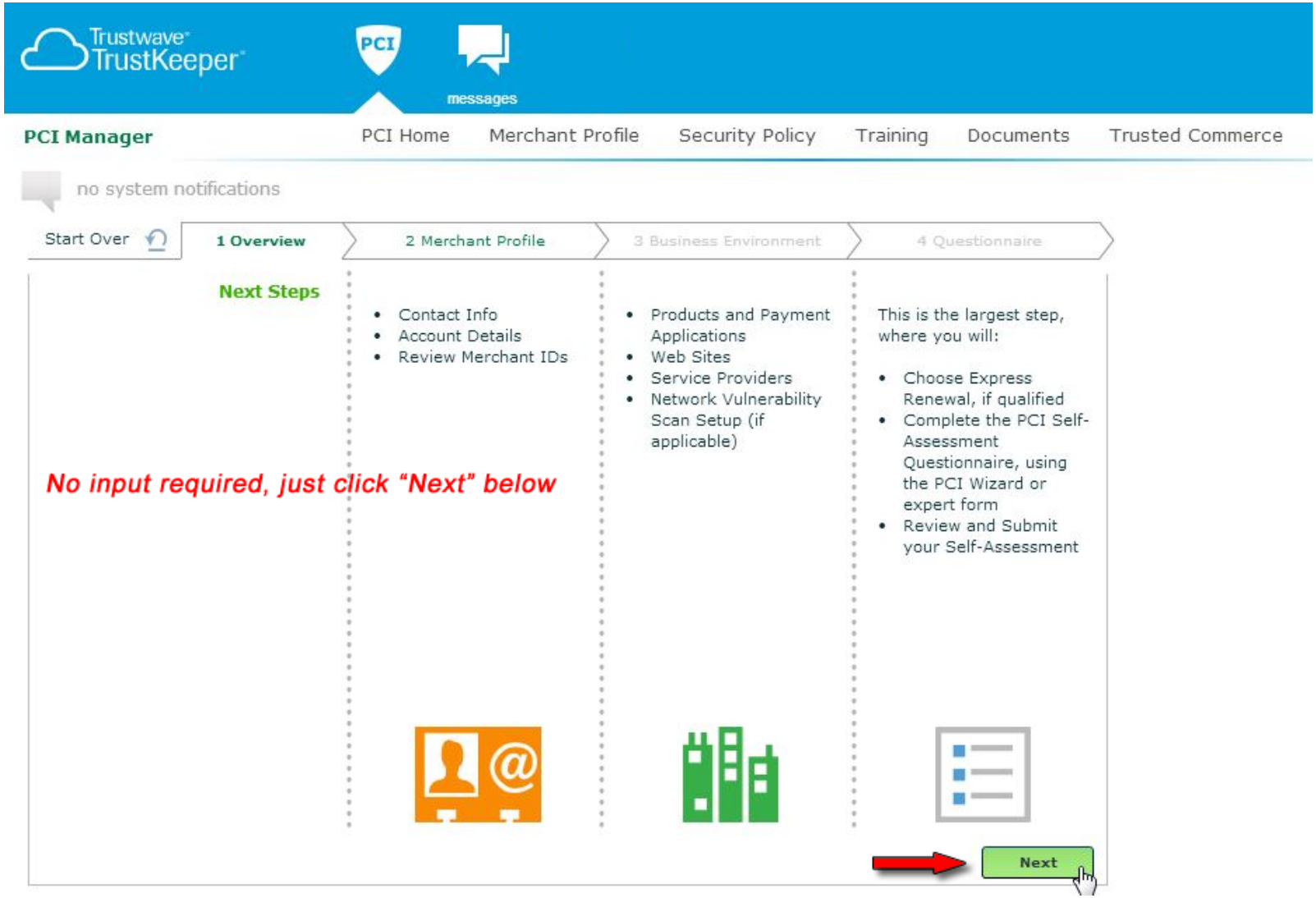
Screen 4


Trustwave TrustKeeper
PCI
messages
PCI Manager
PCI Home
Merchant Profile
Scan
notification history available
Tell us about your business
1 How do you accept credit cards? Select all that apply. Change Answer
Website
No credit card data should be collected/processed on your website. If so, contact UM Treasury.
2 Where are credit card numbers collected?
Customers submit payments on my website (i.e. checkout/payment is part of my website).
http://www.
My Website
Customers submit payments at a different web address (i.e. separate website for checkout/payment).
A Third-Party

Screen 5


Trustwave
TrustKeeper
PCI
messages
PCI Manager
PCI Home
Merchant Profile
notification history available
Tell us about your business
1 How do you accept credit cards? Select all that apply. Change Answer
Website
2 Where are credit card numbers collected? Change Answer
A Third-Party
Continue >>

Screen 6


Trustwave TrustKeeper
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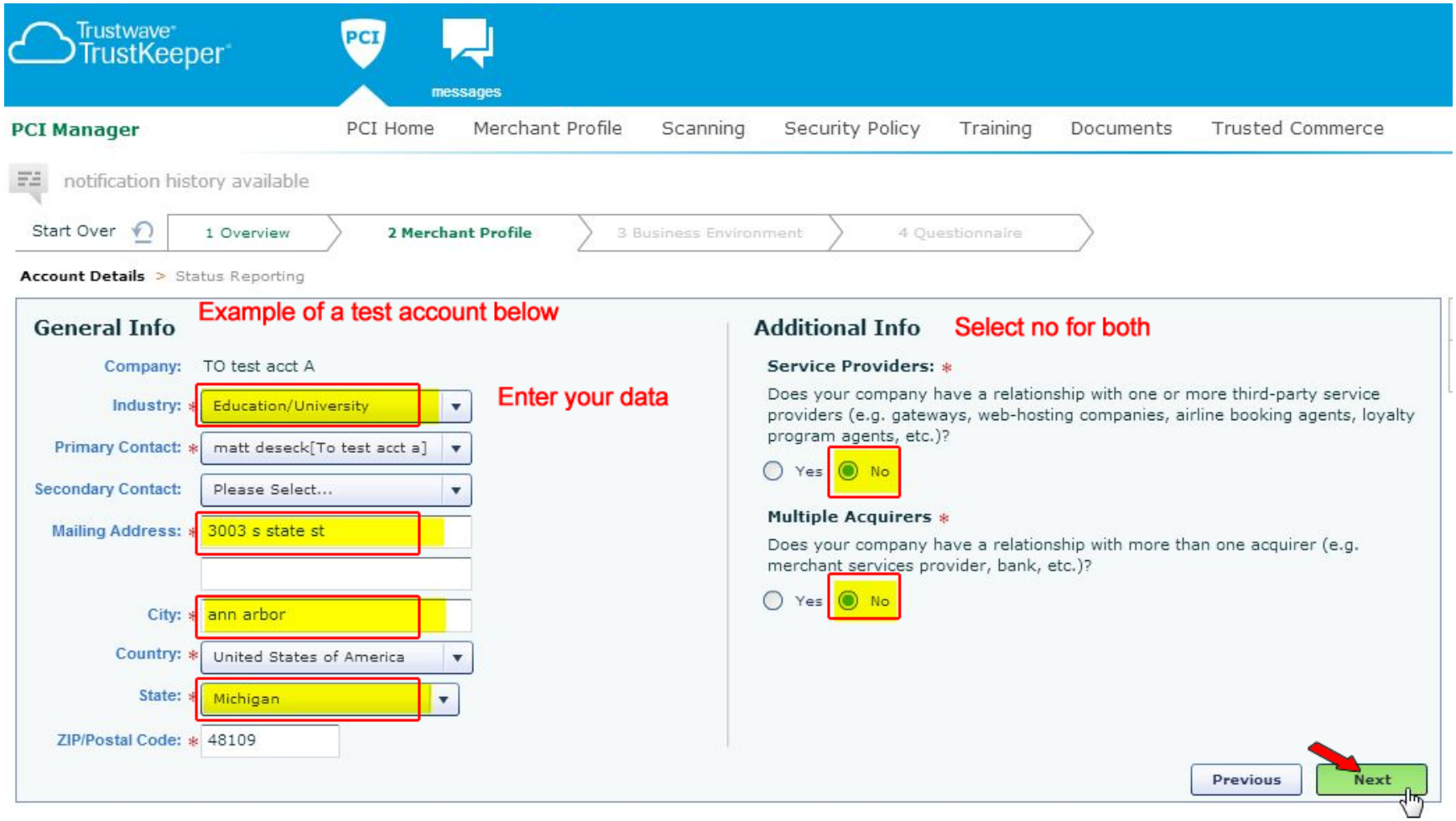
Trusted Commerce
no system notifications
Start Over
1 Overview
2 Merchant Profile
3 Business Environment
4 Questionnaire
Next Steps
No input required, just click "Next" below
Contact Info
Account Details
Review Merchant IDs
Products and Payment Applications
Web Sites
Service Providers
Network Vulnerability Scan Setup (if applicable)
This is the largest step, where you will:
Choose Express Renewal, if qualified
Complete the PCI Self-Assessment Questionnaire, using the PCI Wizard or expert form
Review and Submit your Self-Assessment
Next

Screen 7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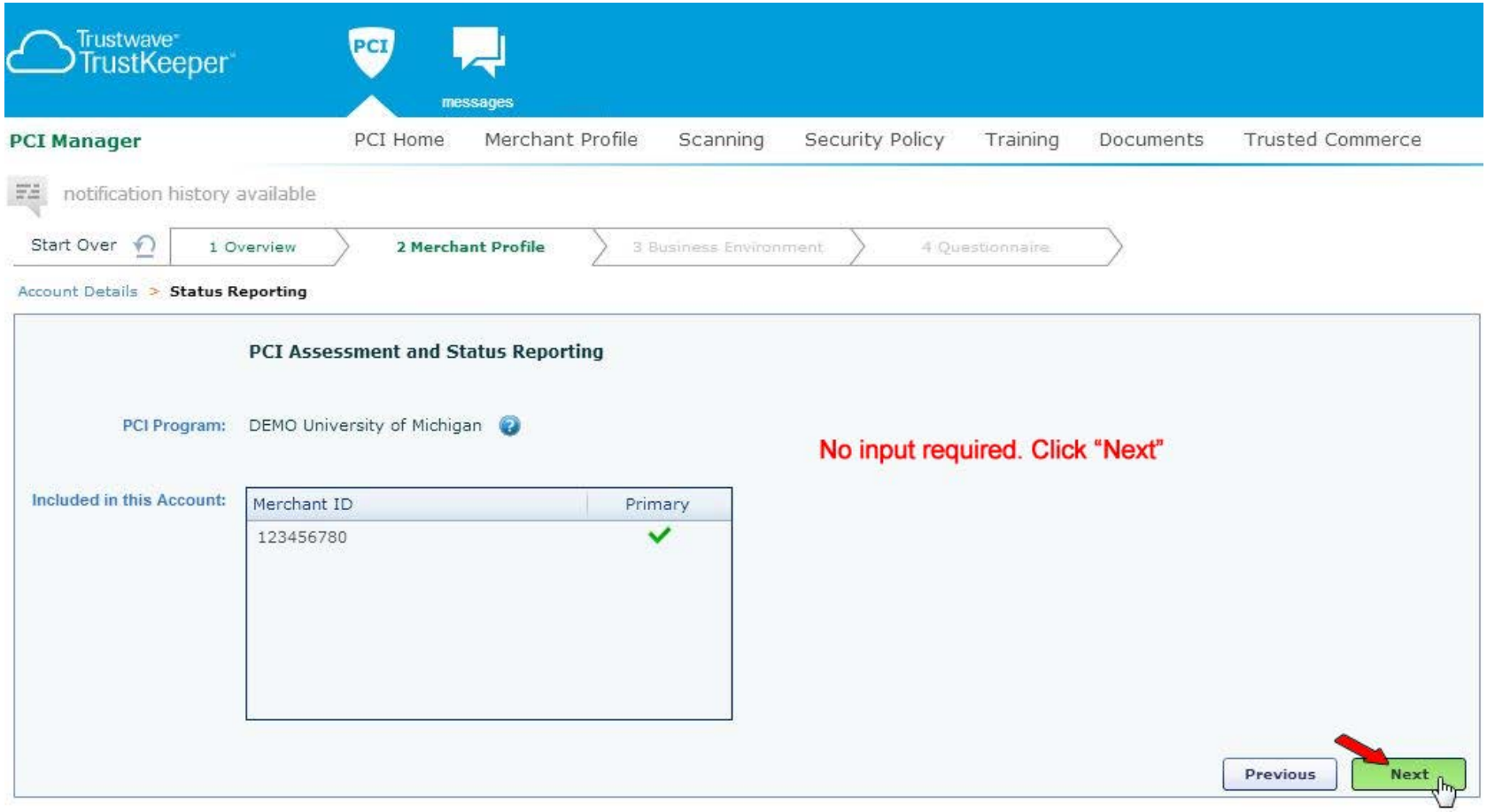
Account Details > Status Reporting
General Info
Example of a test account below
Company: TO test acct A
Industry: Education/University
Enter your data
Primary Contact: matt deseck[To test acct a]
Secondary Contact: Please Select...
Mailing Address: 3003 s state st
City: ann arbor
Country: United States of America
State: Michigan
ZIP/Postal Code: 48109
Additional Info
Select no for both
Service Providers: *
Does your company have a relationship with one or more third-party service providers (e.g. gateways, web-hosting companies, airline booking agents, loyalty program agents, etc.)?
Yes
No
Multiple Acquirers *
Does your company have a relationship with more than one acquirer (e.g. merchant services provider, bank, etc.)?
Yes
No
Previous
Next

Screen 8


Trustwave TrustKeeper
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notification history available
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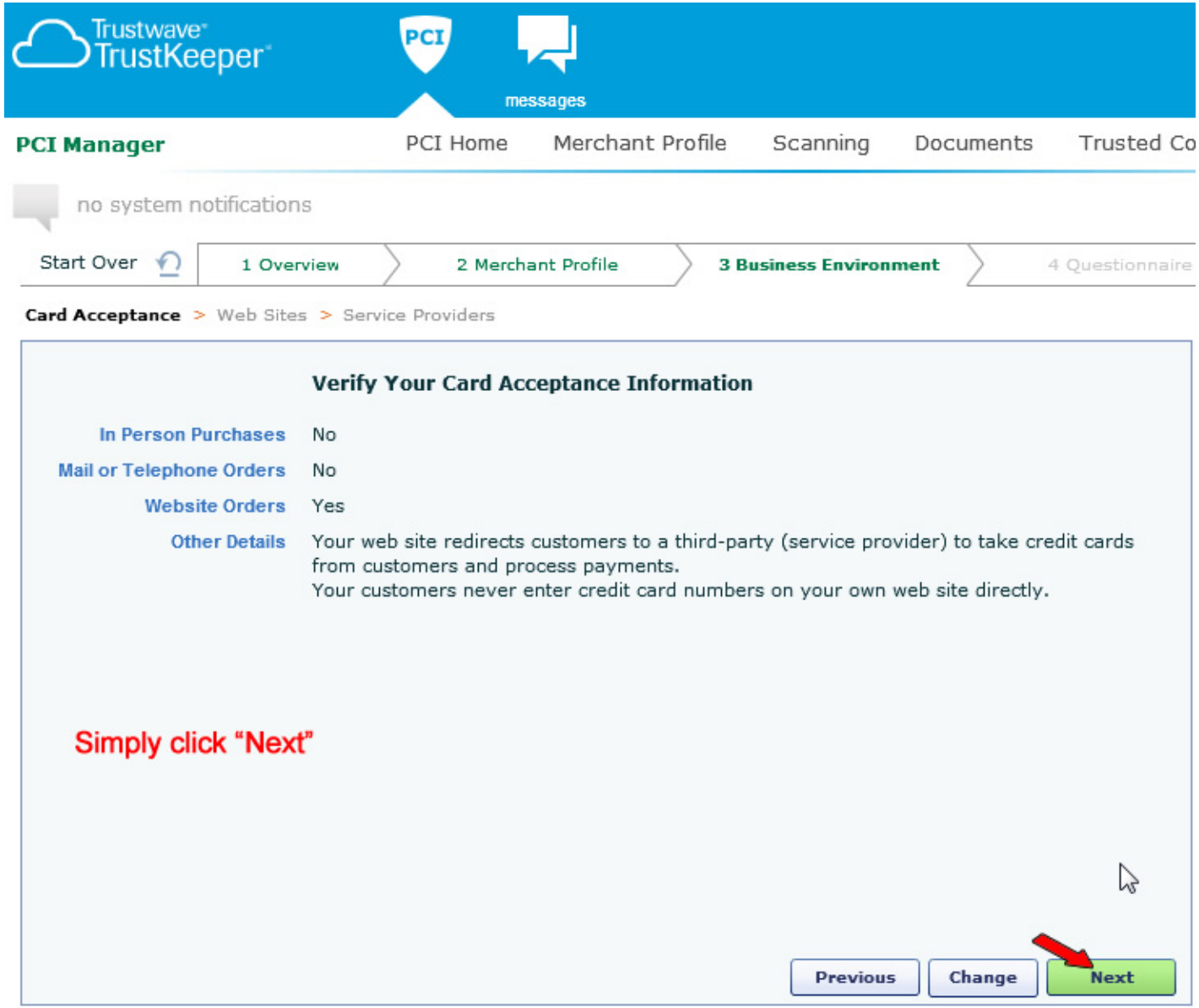
Account Details > Status Reporting
PCI Assessment and Status Reporting
PCI Program: DEMO University of Michigan
No input required. Click "Next"
Included in this Account:
Merchant ID
Primary
123456780
Previous
Next

Screen 9


Trustwave TrustKeeper
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Merchant Profile
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Documents
Trusted Co
no system notifications
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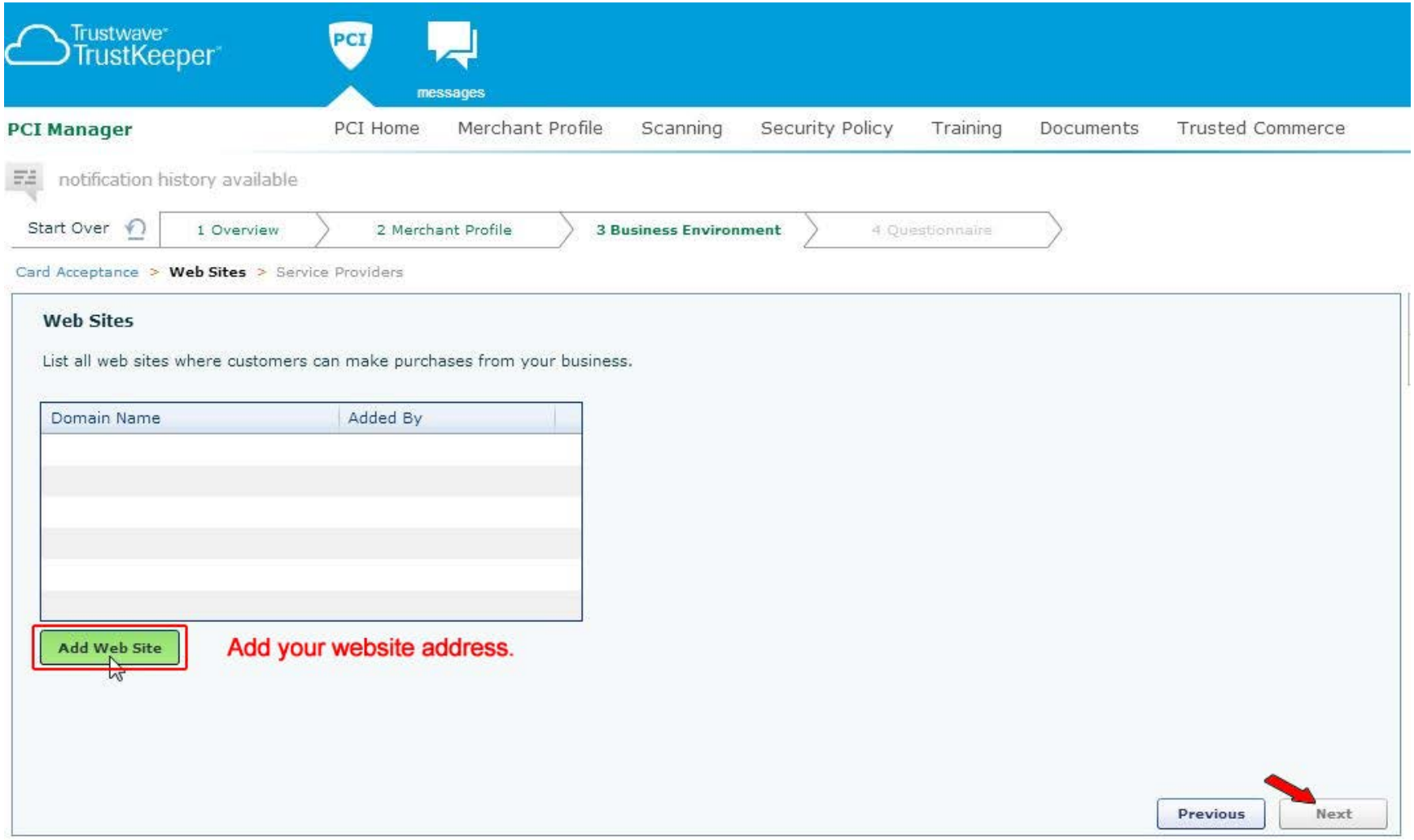
Card Acceptance > Web Sites > Service Providers
Verify Your Card Acceptance Information
In Person Purchases
No
Mail or Telephone Orders
No
Website Orders
Yes
Other Details
Your web site redirects customers to a third-party (service provider) to take credit cards from customers and process payments.
Your customers never enter credit card numbers on your own web site directly.
Simply click "Next"
Previous
Change
Next

Screen 10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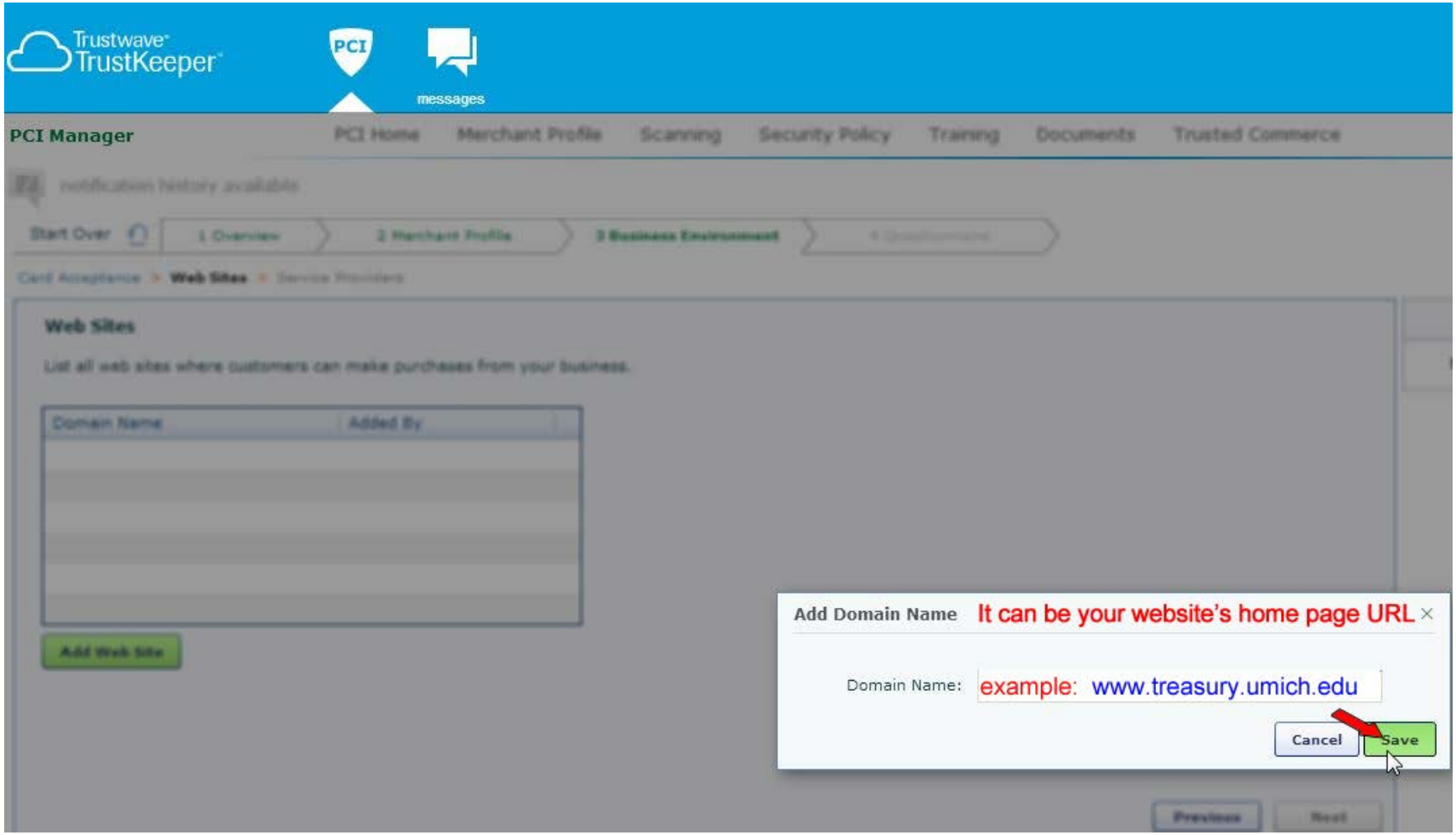
Card Acceptance > Web Sites > Service Providers
Web Sites
List all web sites where customers can make purchases from your business.
Domain Name
Added By
Add Web Site
Add your website address.
Previous
Next

Screen 11


Trustwave TrustKeeper
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messages
PCI Manager
PCI Home
Merchant Profile
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Security Policy
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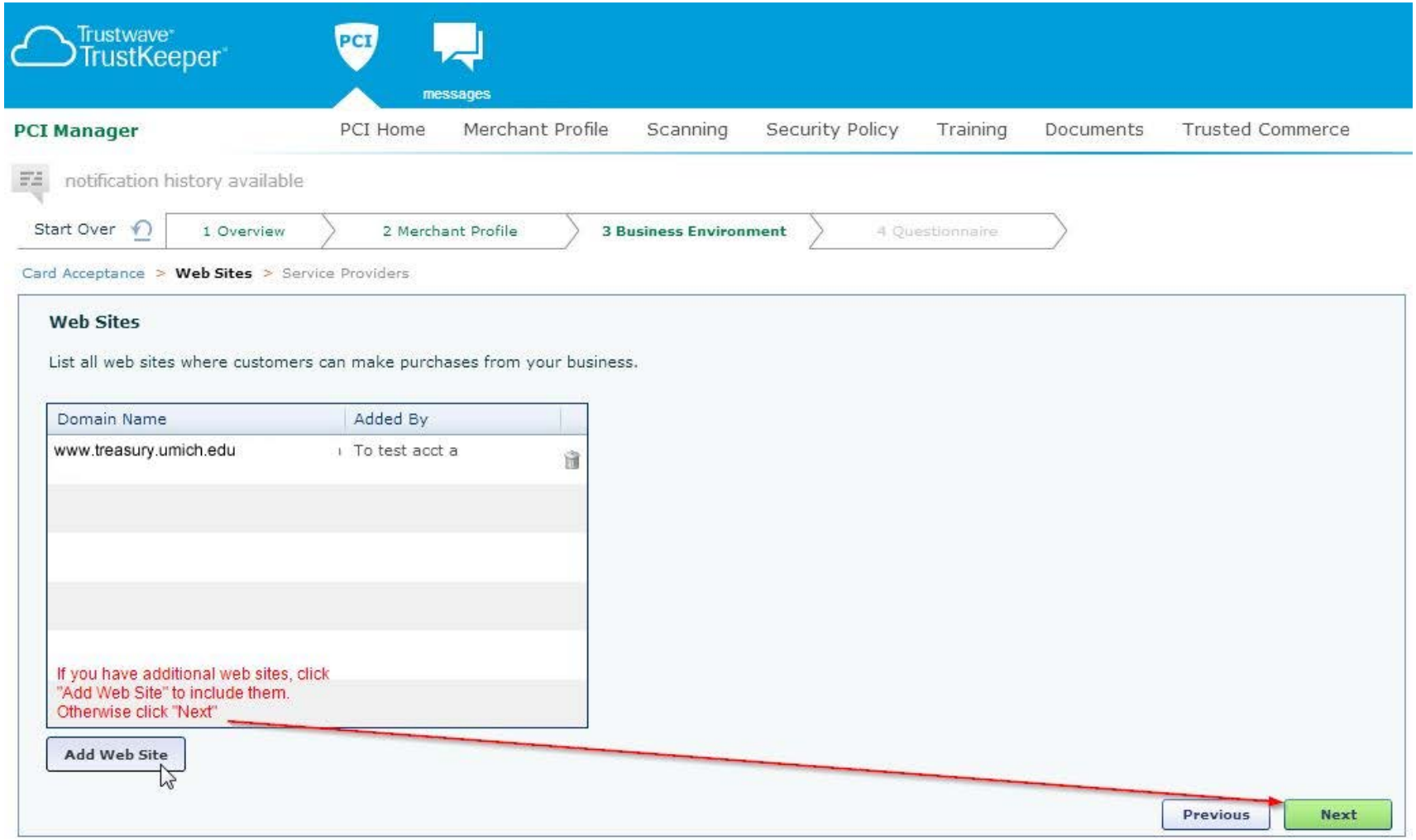
Documents
Trusted Commerce
Start Over
Web Sites
List all web sites where customers can make purchases from your business.
Domain Name
Added By
Add Web Site
Add Domain Name
It can be your website's home page URL
Domain Name:
example: www.treasury.umich.edu
Cancel
Save

Screen 12


Trustwave TrustKeeper
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Trusted Commerce
notification history available
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1 Overview
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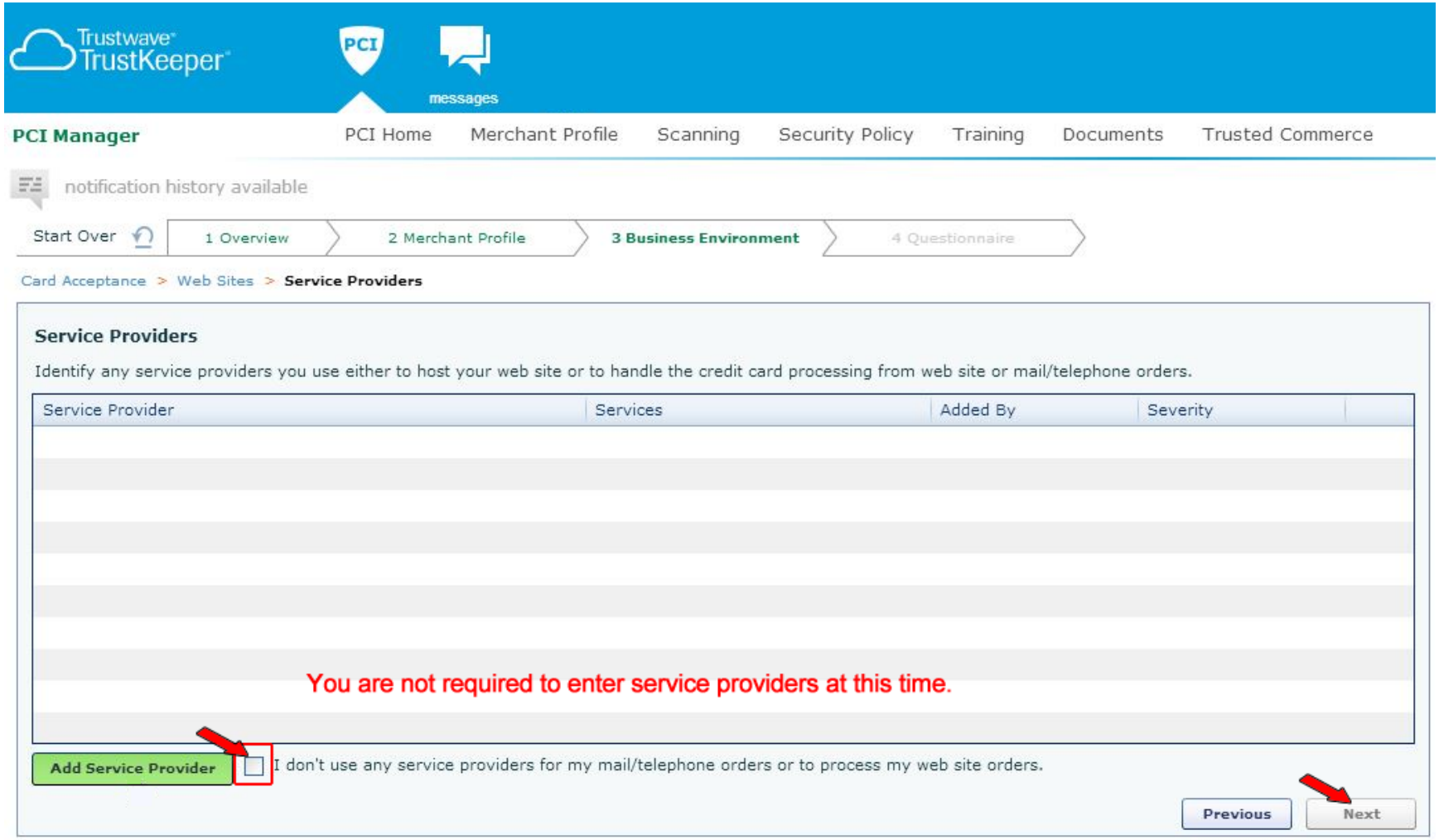
Card Acceptance > Web Sites > Service Providers
Web Sites
List all web sites where customers can make purchases from your business.
Domain Name
Added By
www.treasury.umich.edu
To test acct a
If you have additional web sites, click "Add Web Site" to include them. Otherwise click "Next"
Add Web Site
Previous
Next

Screen 13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Security Policy
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notification history available
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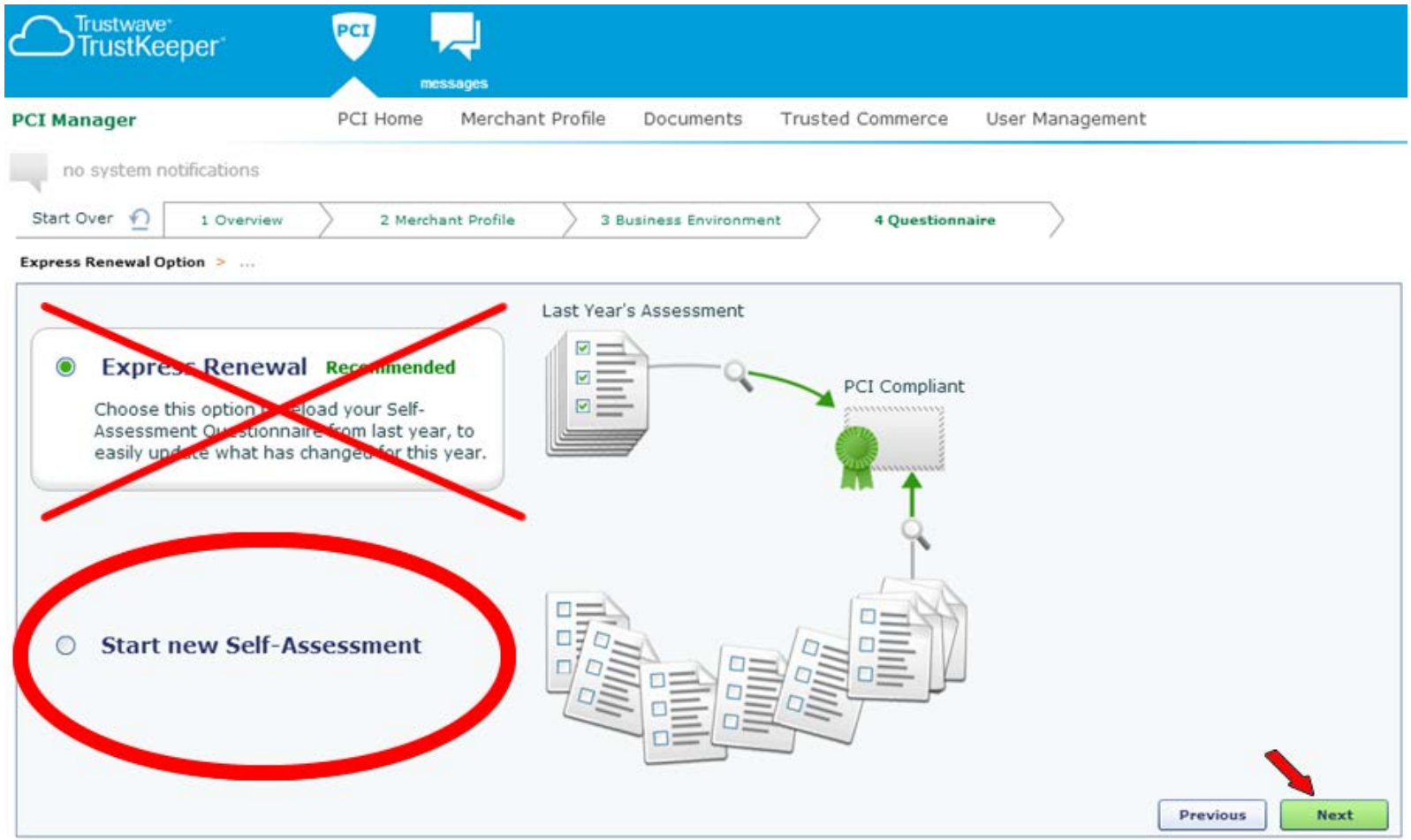
4 Questionnaire
Card Acceptance > Web Sites > Service Providers
Service Providers
Identify any service providers you use either to host your web site or to handle the credit card processing from web site or mail/telephone orders.
Service Provider
Services
Added By
Severity
You are not required to enter service providers at this time.
Add Service Provider
I don't use any service providers for my mail/telephone orders or to process my web site orders.
Previous
Next

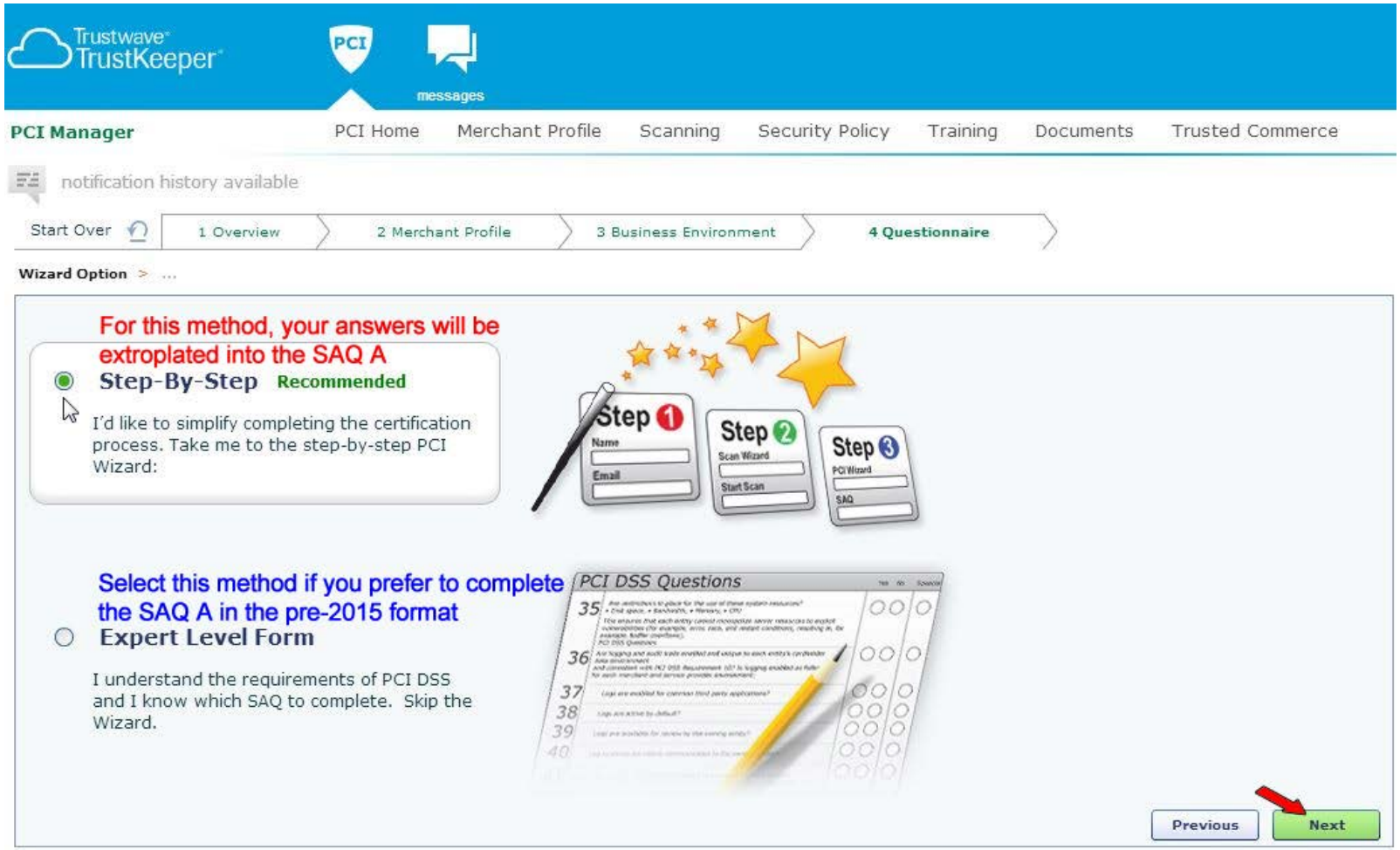
SAQ Completion Selection (If you see the following screen regarding '***Express Renewal***,' select '***Start a new Self-Assessment***'. Otherwise see next page.)

Screen 14



Screen 15

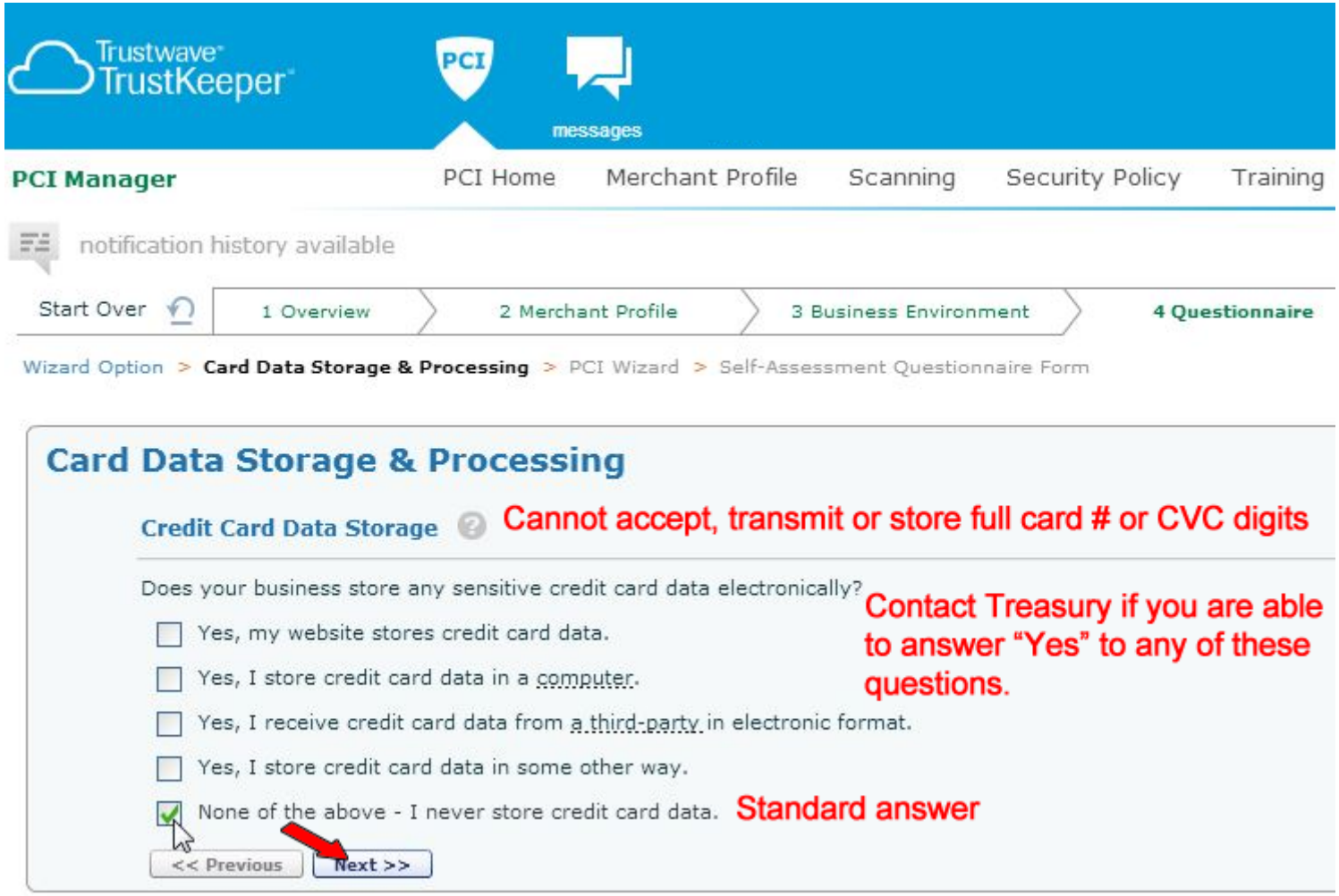
Click on the **Step-By-Step** button.



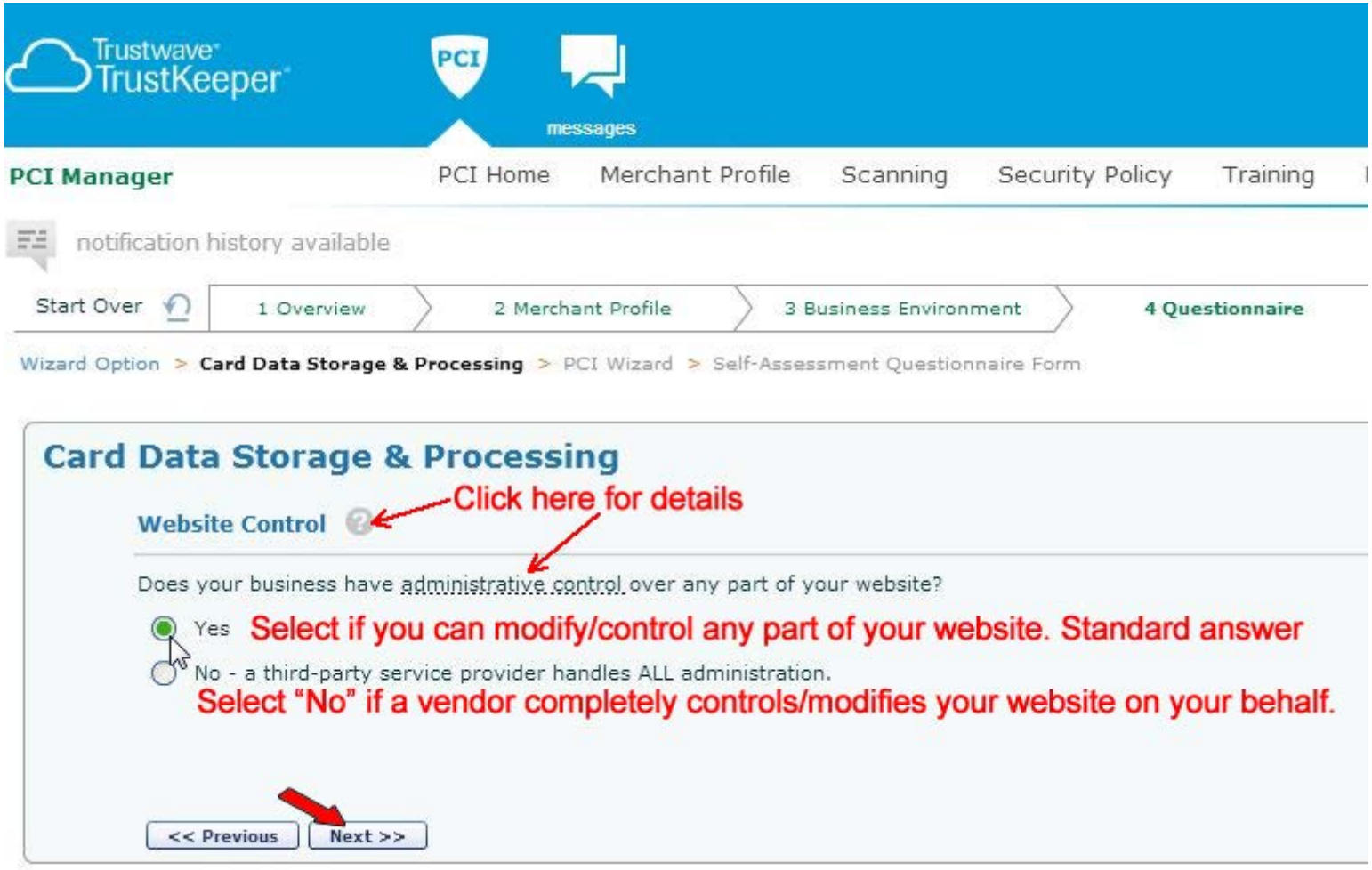
SAQ A version 3.2

Screen 16

Tip: Be sure to click on the gray circled "**?**" for helpful clarifications to each question.



Screen 17


Trustwave TrustKeeper
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Merchant Profile
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Training
notification history available
Start Over
1 Overview
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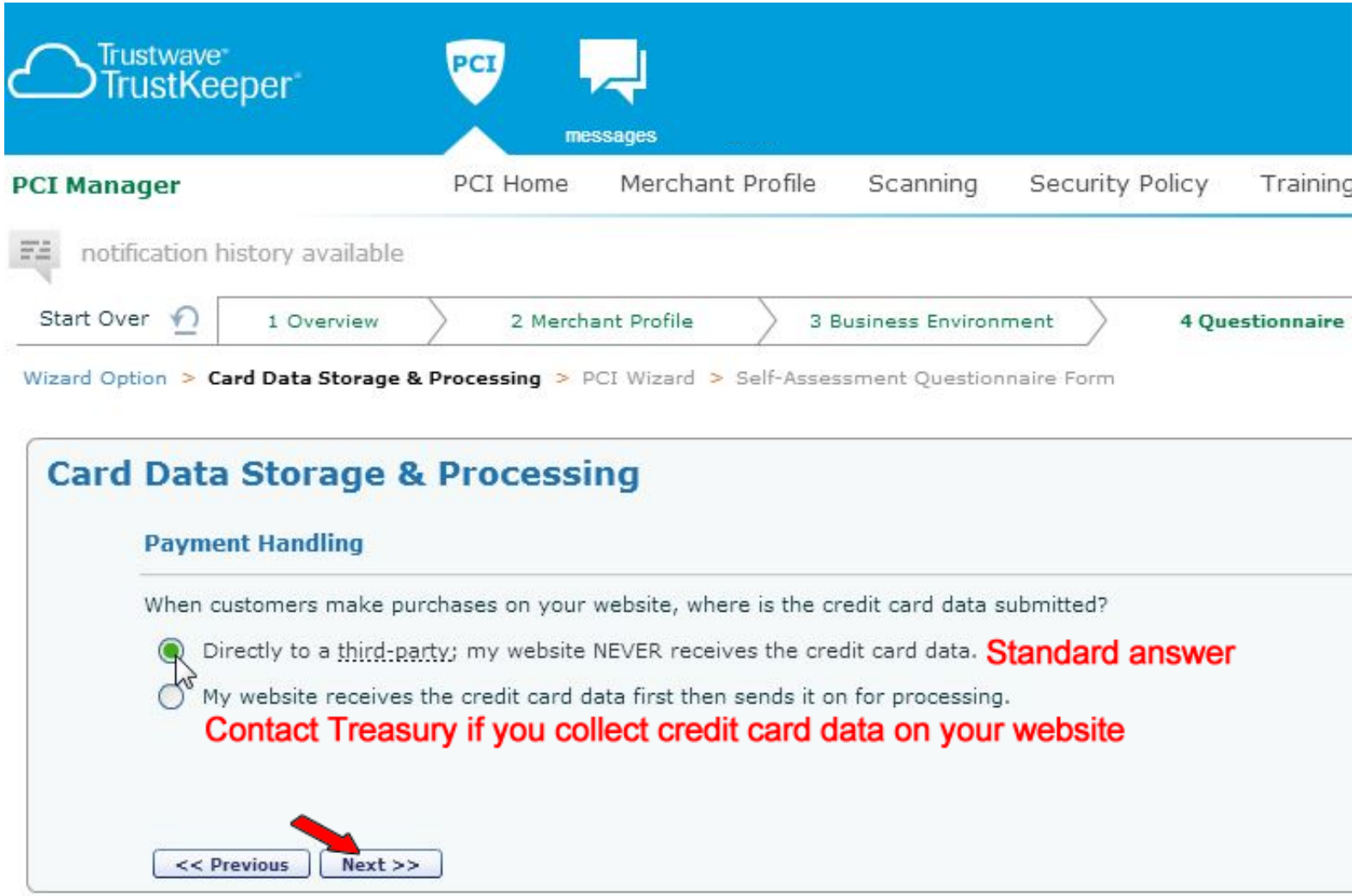
3 Business Environment
4 Questionnaire
Wizard Option > Card Data Storage & Processing > PCI Wizard > Self-Assessment Questionnaire Form
Card Data Storage & Processing
Website Control
Click here for details
Does your business have administrative control over any part of your website?
Yes
Select if you can modify/control any part of your website. Standard answer
No - a third-party service provider handles ALL administration.
Select "No" if a vendor completely controls/modifies your website on your behalf.
<< Previous
Next >>

Screen 18


Trustwave TrustKeeper
PCI
messages
PCI Manager
PCI Home
Merchant Profile
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notification history available
Start Over
1 Overview
2 Merchant Profile
3 Business Environment
4 Questionnaire
Wizard Option > Card Data Storage & Processing > PCI Wizard > Self-Assessment Questionnaire Form
Card Data Storage & Processing
Payment Handling
When customers make purchases on your website, where is the credit card data submitted?
Directly to a third-party; my website NEVER receives the credit card data.
Standard answer
My website receives the credit card data first then sends it on for processing.
Contact Treasury if you collect credit card data on your website
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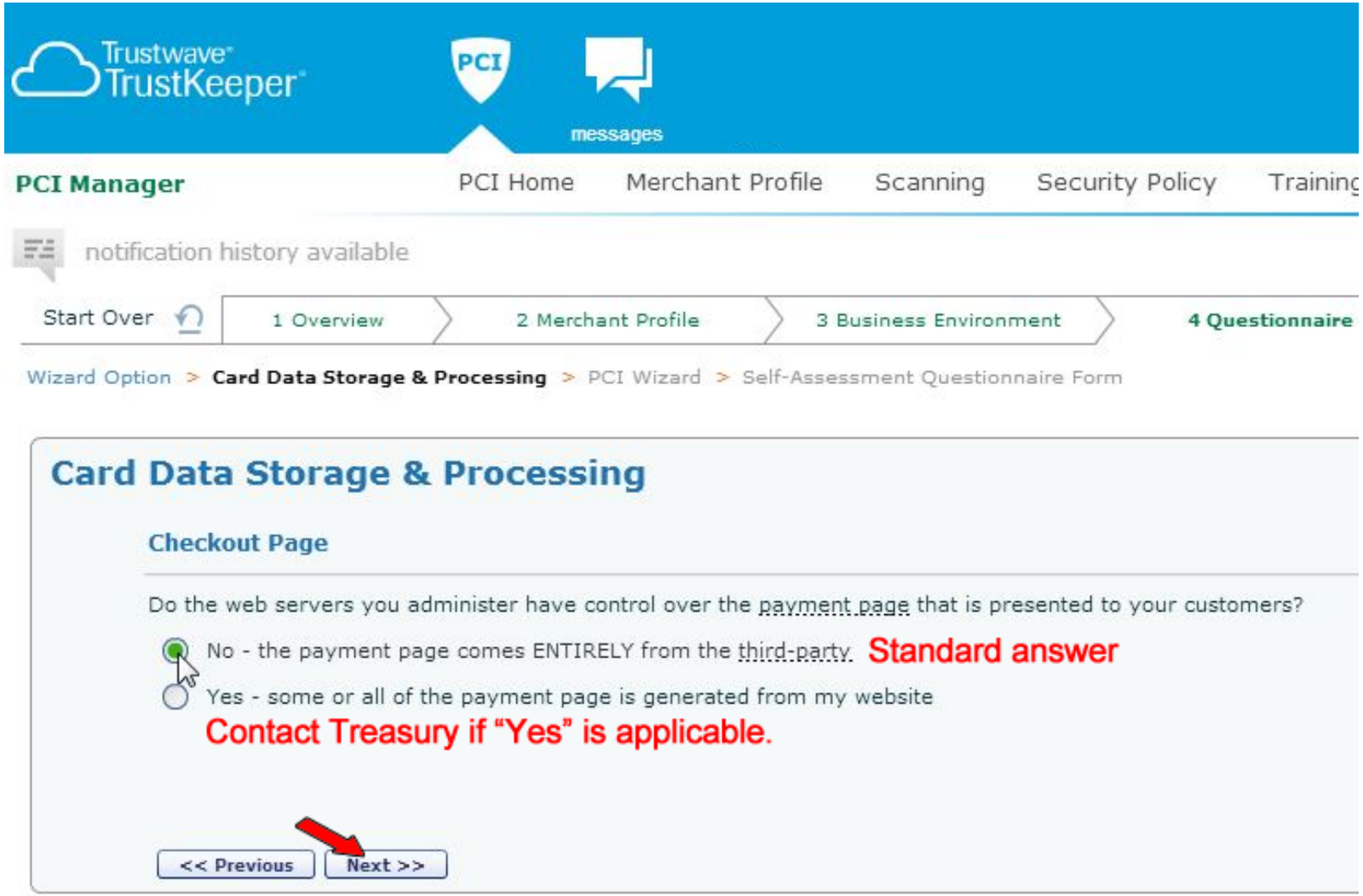
Screen 19


Trustwave TrustKeeper
PCI
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notification history available
Start Over
1 Overview
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4 Questionnaire
Wizard Option > Card Data Storage & Processing > PCI Wizard > Self-Assessment Questionnaire Form
Card Data Storage & Processing
Checkout Page
Do the web servers you administer have control over the payment page that is presented to your customers?
No - the payment page comes ENTIRELY from the third-party. Standard answer
Yes - some or all of the payment page is generated from my website
Contact Treasury if "Yes" is applicable.
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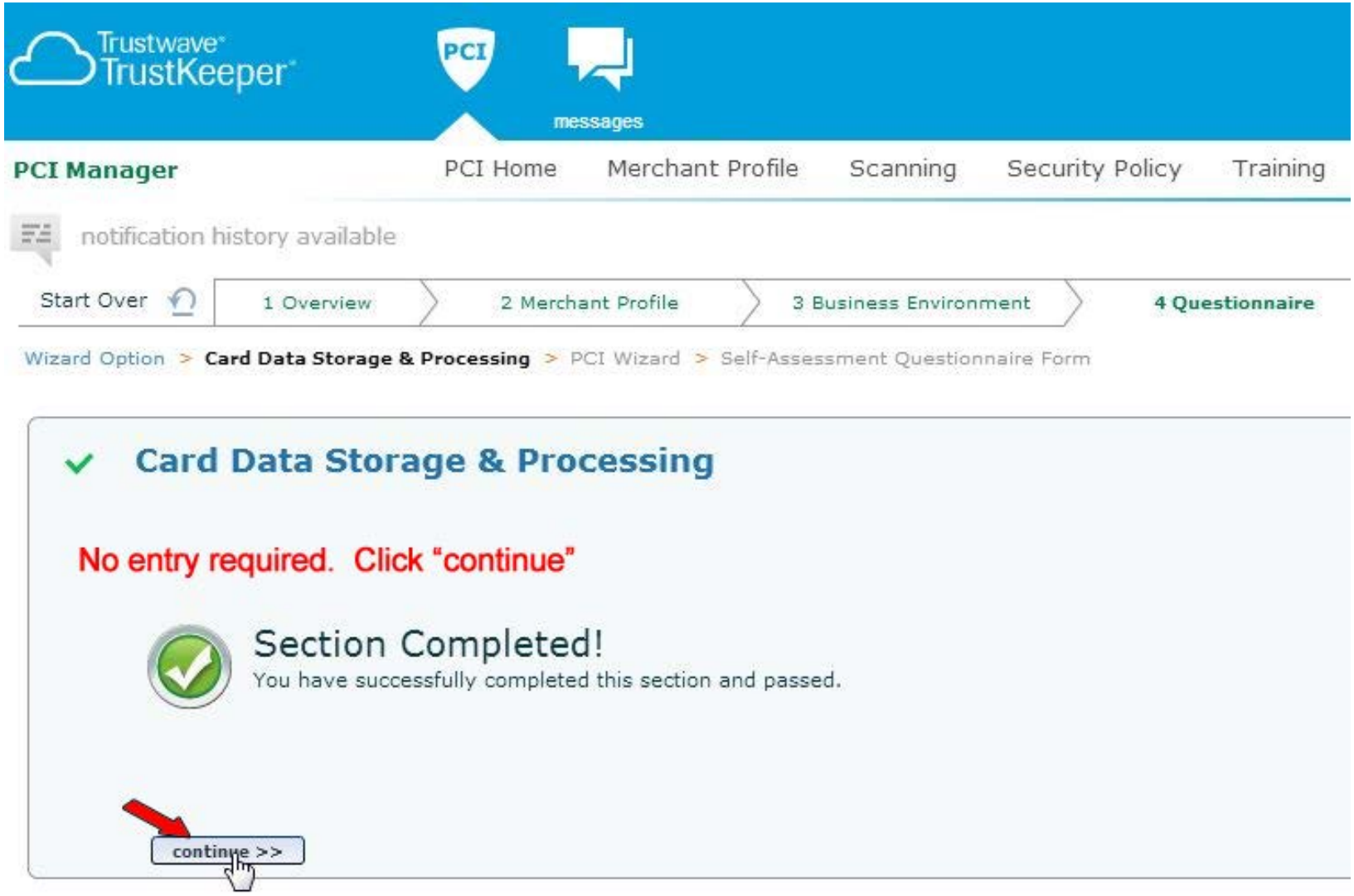
Screen 20


Trustwave TrustKeeper
PCI
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PCI Manager
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notification history available
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1 Overview
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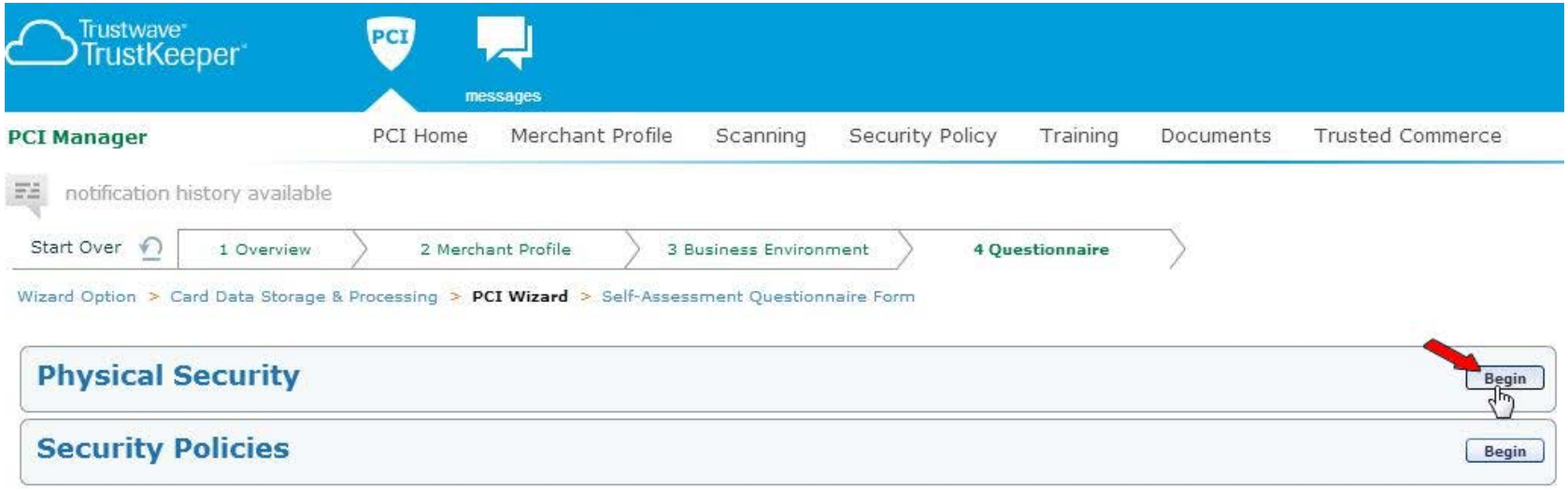
4 Questionnaire
Wizard Option > Card Data Storage & Processing > PCI Wizard > Self-Assessment Questionnaire Form
Card Data Storage & Processing
No entry required. Click "continue"
Section Completed!
You have successfully completed this section and passed.
continue >>

Screen 21


Trustwave TrustKeeper
PCI
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1 Overview
2 Merchant Profile
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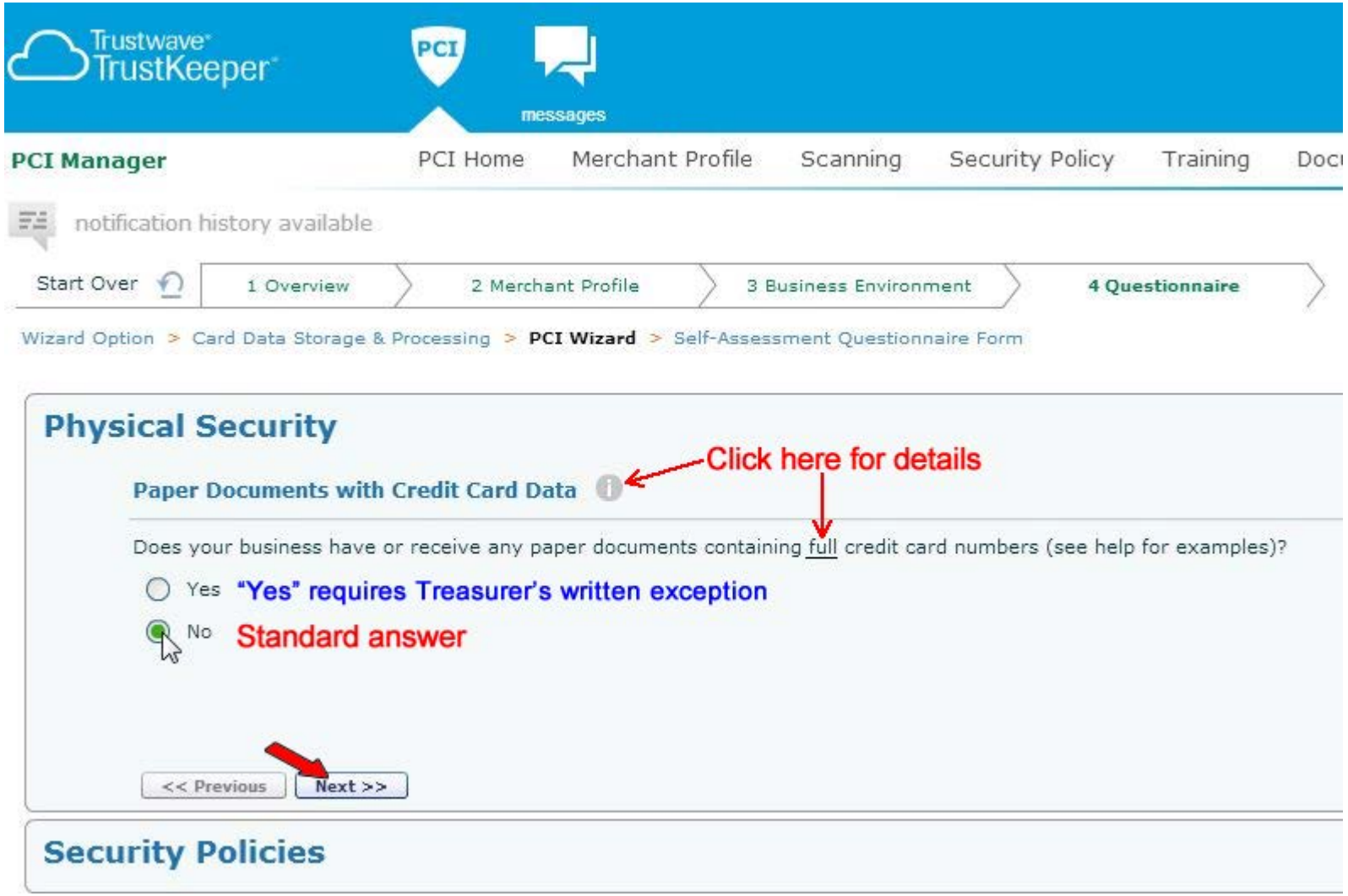
Wizard Option > Card Data Storage & Processing > PCI Wizard > Self-Assessment Questionnaire Form
Physical Security
Begin
Security Policies
Begin

Screen 22


Trustwave TrustKeeper
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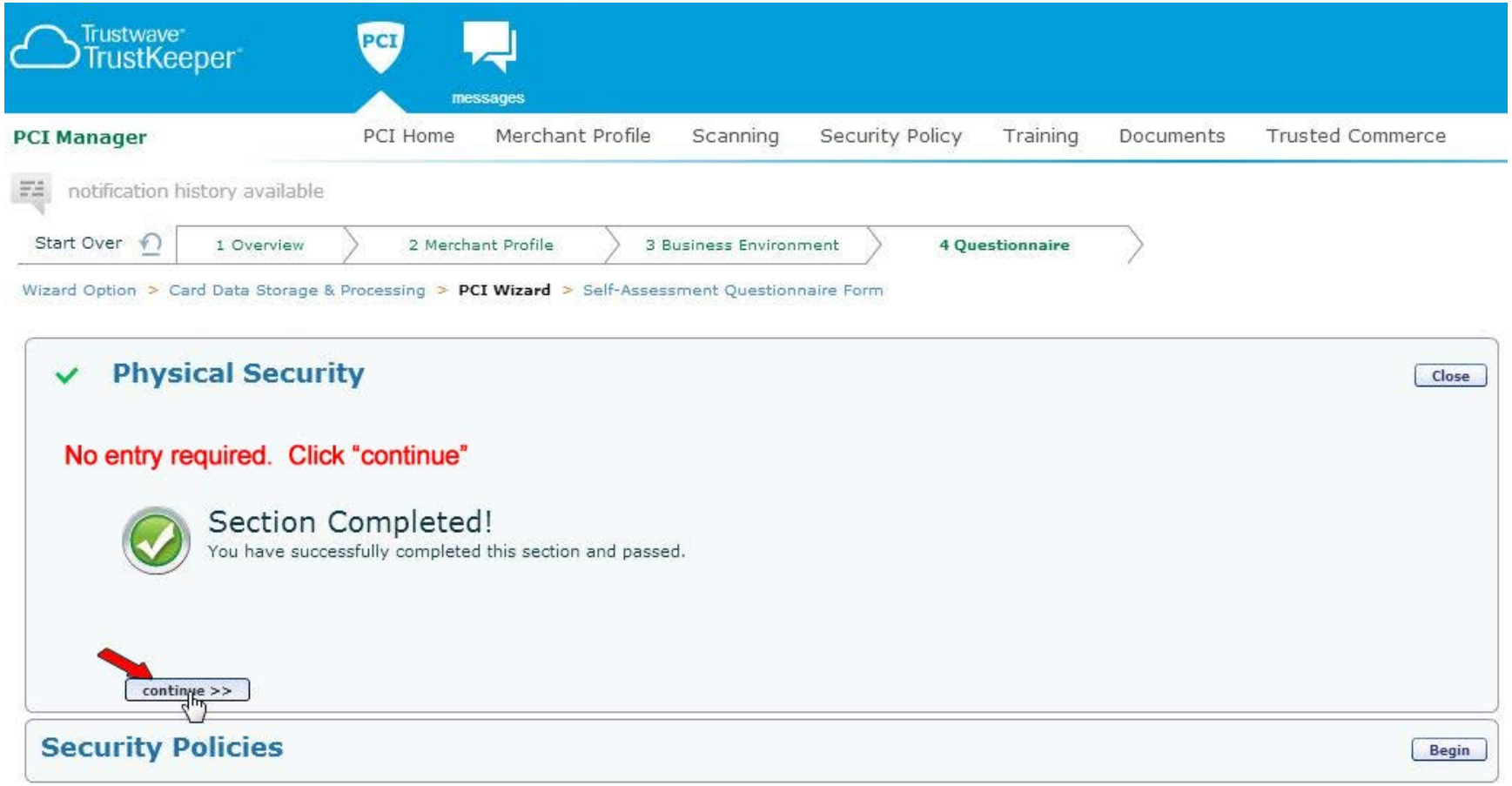
Wizard Option > Card Data Storage & Processing > PCI Wizard > Self-Assessment Questionnaire Form
Physical Security
Paper Documents with Credit Card Data
Click here for details
Does your business have or receive any paper documents containing full credit card numbers (see help for examples)?
Yes
"Yes" requires Treasurer's written exception
No
Standard answer
<< Previous
Next >>
Security Policies

Screen 23


Trustwave TrustKeeper
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notification history available
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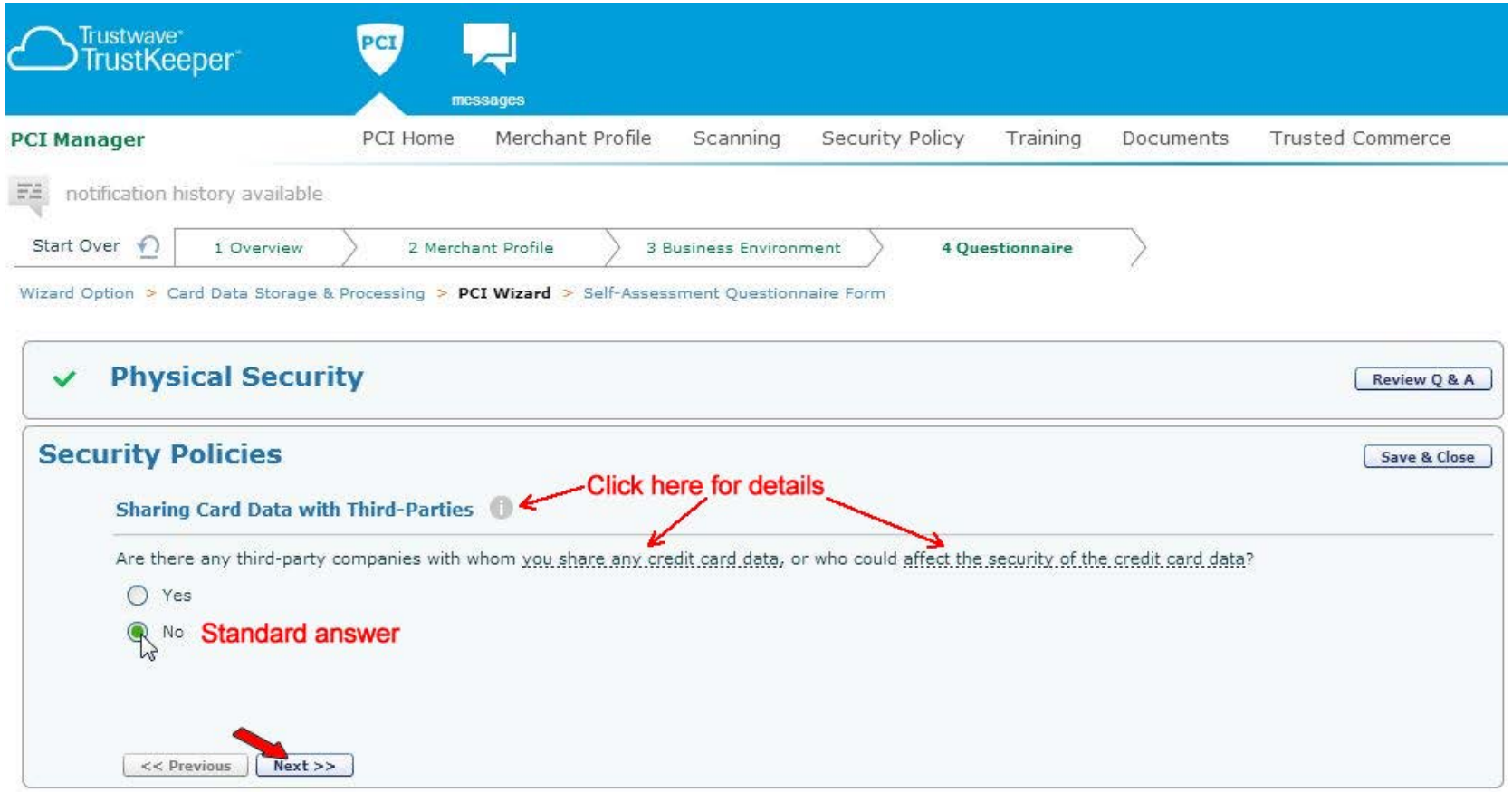
4 Questionnaire
Wizard Option > Card Data Storage & Processing > PCI Wizard > Self-Assessment Questionnaire Form
Physical Security
Close
No entry required. Click "continue"
Section Completed!
You have successfully completed this section and passed.
continue >>
Security Policies
Begin

Screen 24


Trustwave TrustKeeper
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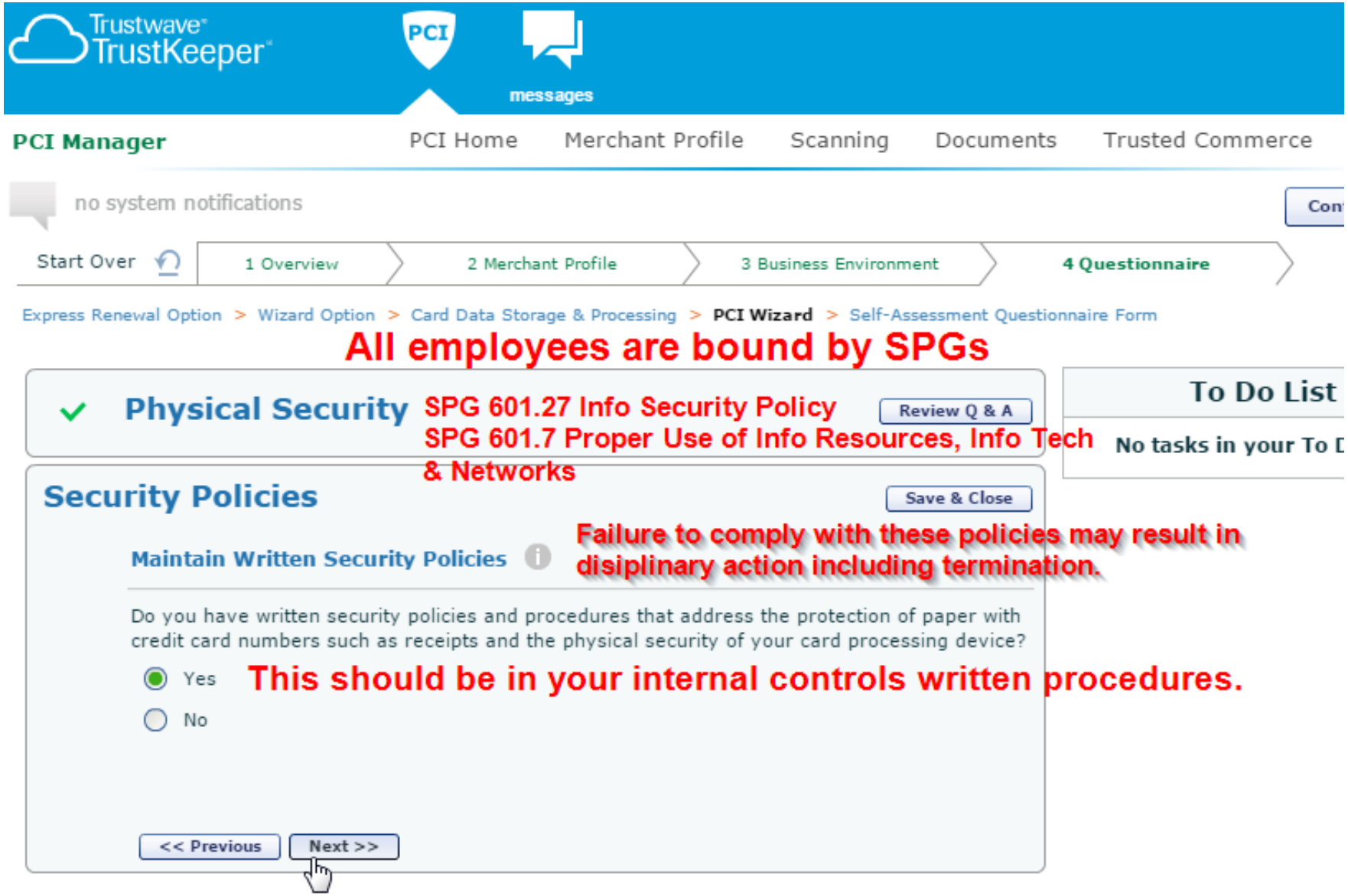
Wizard Option > Card Data Storage & Processing > PCI Wizard > Self-Assessment Questionnaire Form
Physical Security
Review Q & A
Security Policies
Save & Close
Sharing Card Data with Third-Parties
Click here for details
Are there any third-party companies with whom you share any credit card data, or who could affect the security of the credit card data?
Yes
No
Standard answer
<< Previous
Next >>

Screen 25


Trustwave TrustKeeper
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no system notifications
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4 Questionnaire
Express Renewal Option > Wizard Option > Card Data Storage & Processing > PCI Wizard > Self-Assessment Questionnaire Form
All employees are bound by SPGs
Physical Security
SPG 601.27 Info Security Policy
SPG 601.7 Proper Use of Info Resources, Info Tech & Networks
Review Q & A
To Do List
No tasks in your To D
Security Policies
Save & Close
Failure to comply with these policies may result in disiplinary action including termination.
Maintain Written Security Policies
Do you have written security policies and procedures that address the protection of paper with credit card numbers such as receipts and the physical security of your card processing device?
Yes
No
This should be in your internal controls written procedures.
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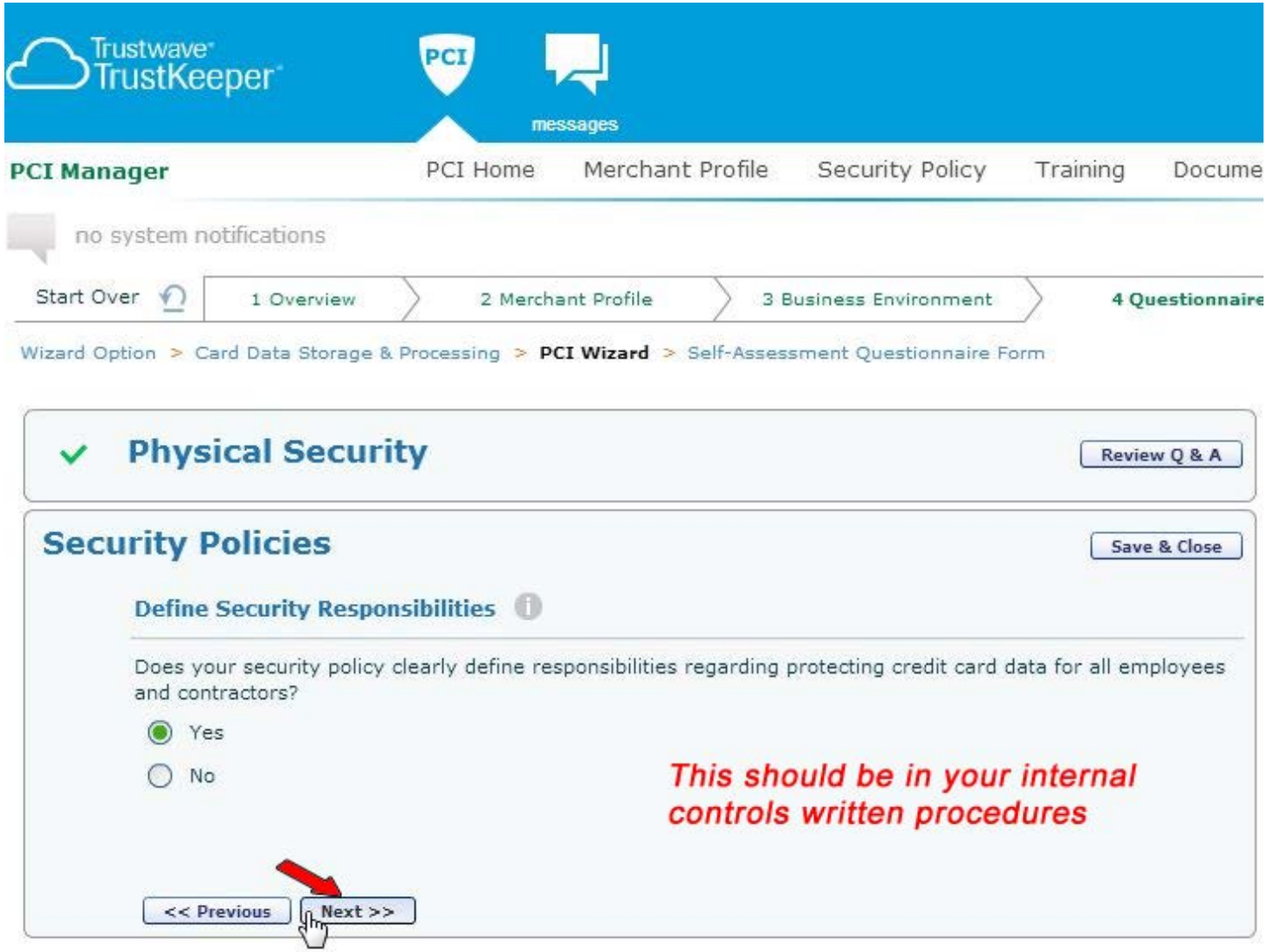
Screen 26


Trustwave TrustKeeper
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1 Overview
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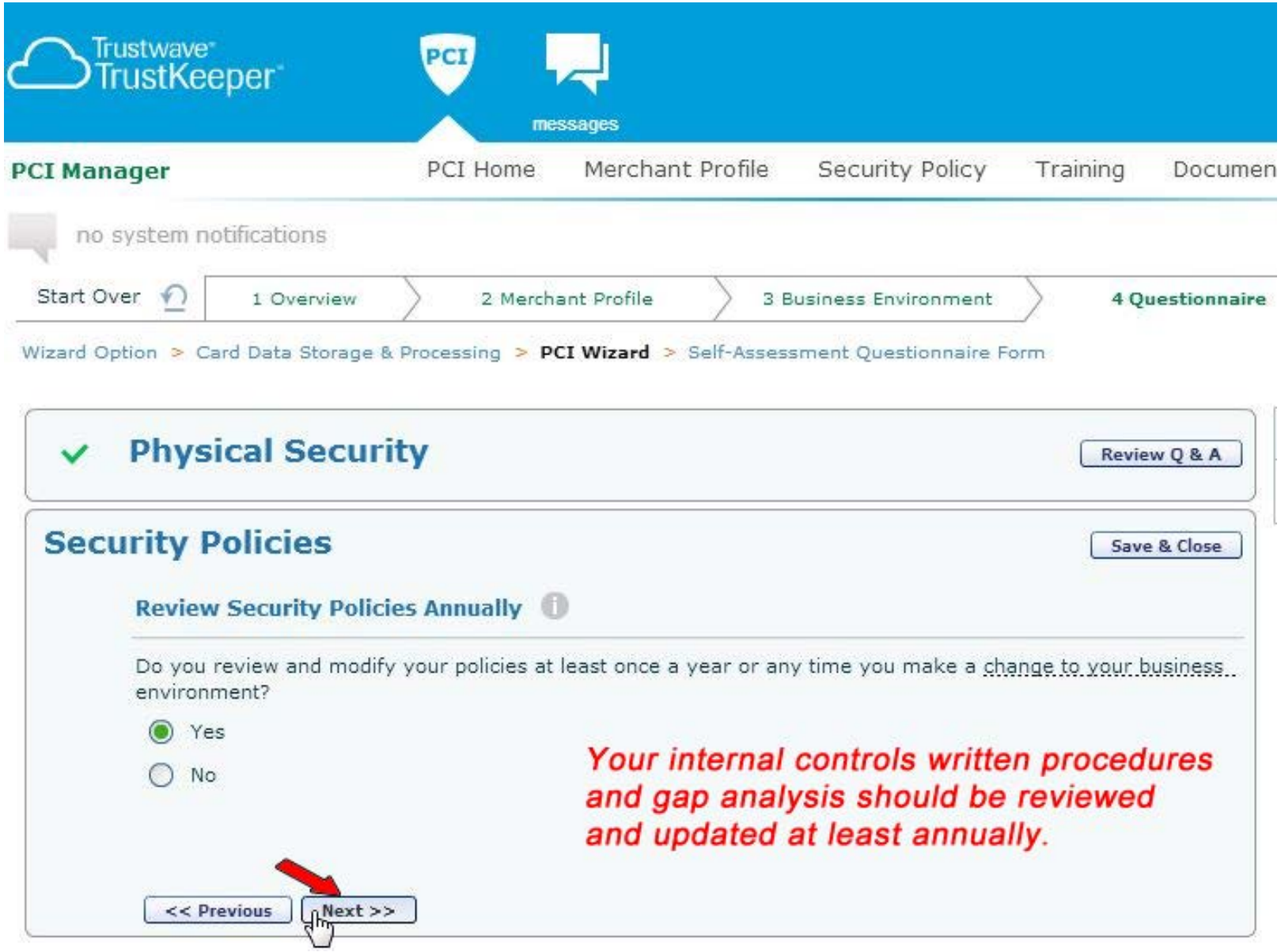
Wizard Option > Card Data Storage & Processing > PCI Wizard > Self-Assessment Questionnaire Form
Physical Security
Review Q & A
Security Policies
Save & Close
Define Security Responsibilities
Does your security policy clearly define responsibilities regarding protecting credit card data for all employees and contractors?
Yes
No
This should be in your internal controls written procedures
<< Previous
Next >>

Screen 27


Trustwave TrustKeeper
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no system notifications
Start Over
1 Overview
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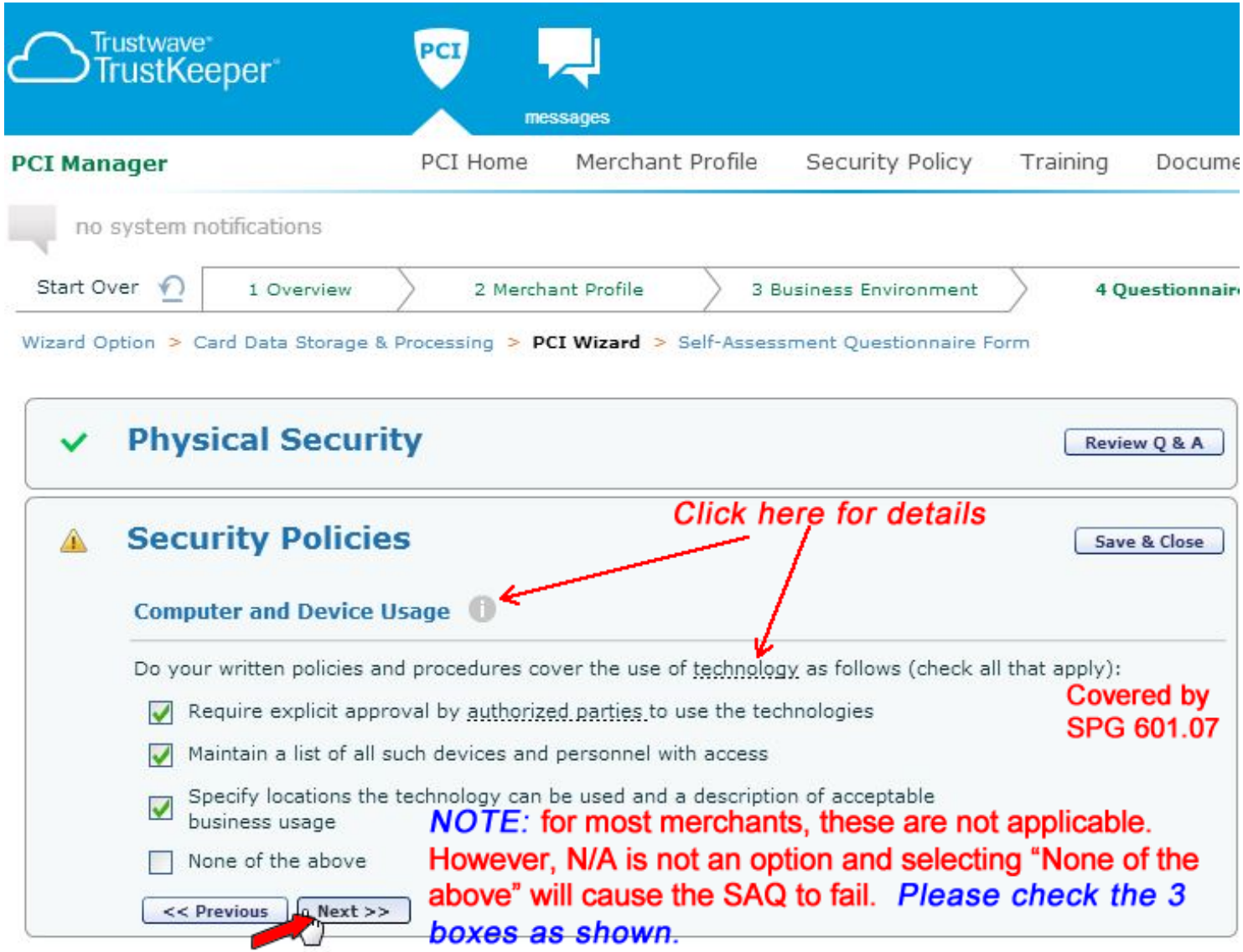
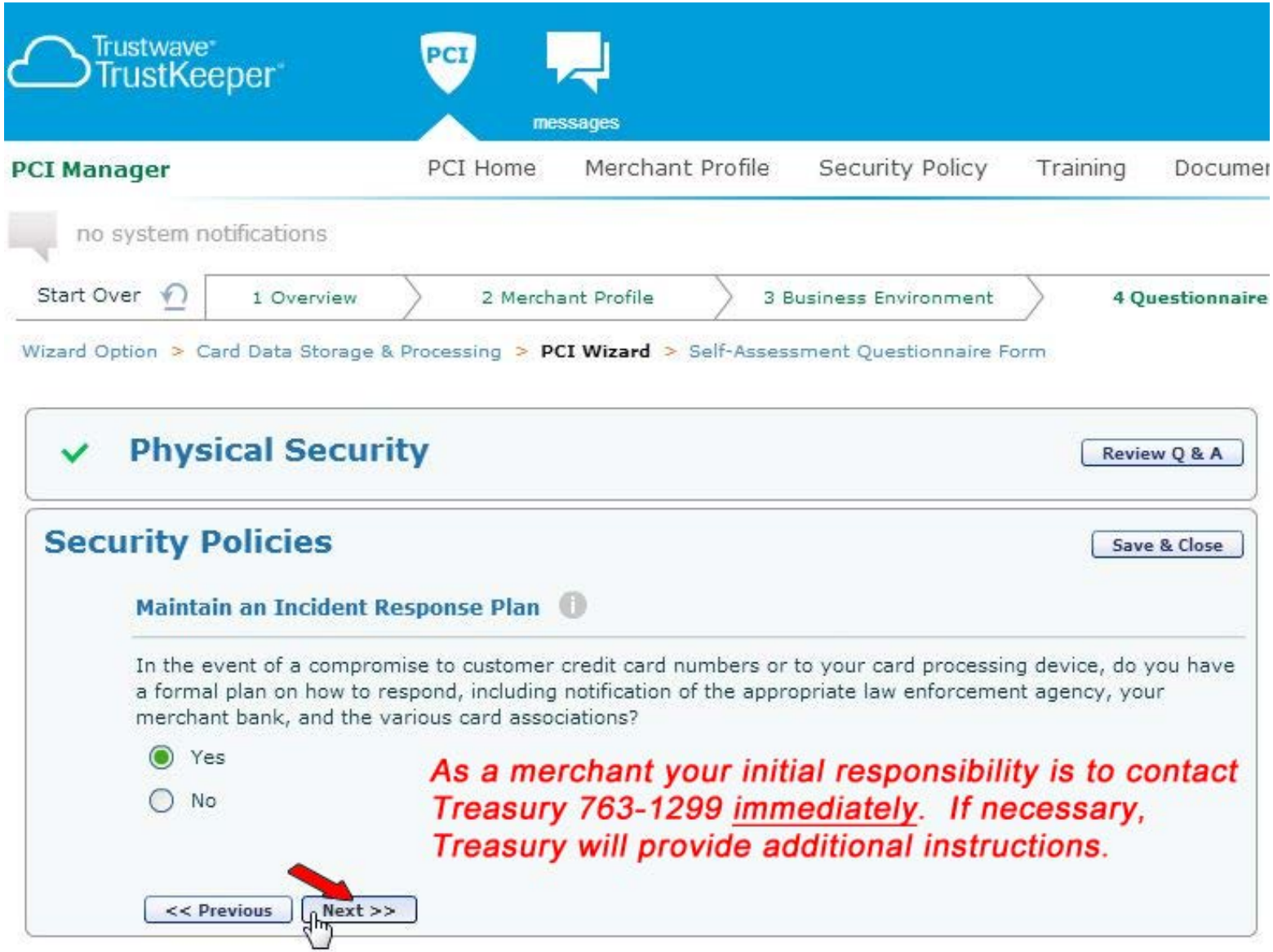
3 Business Environment
4 Questionnaire
Wizard Option > Card Data Storage & Processing > PCI Wizard > Self-Assessment Questionnaire Form
Physical Security
Review Q & A
Security Policies
Save & Close
Review Security Policies Annually
Do you review and modify your policies at least once a year or any time you make a change to your business environment?
Yes
No
Your internal controls written procedures and gap analysis should be reviewed and updated at least annually.
<< Previous
Next >>

Screen 28


Trustwave TrustKeeper
PCI
messages
PCI Manager
PCI Home
Merchant Profile
Security Policy
Training
Docume
no system notifications
Start Over
1 Overview
2 Merchant Profile
3 Business Environment
4 Questionnair
Wizard Option > Card Data Storage & Processing > PCI Wizard > Self-Assessment Questionnaire Form
Physical Security
Review Q & A
Security Policies
Click here for details
Save & Close
Computer and Device Usage
Do your written policies and procedures cover the use of technology as follows (check all that apply):
Require explicit approval by authorized parties to use the technologies
Maintain a list of all such devices and personnel with access
Specify locations the technology can be used and a description of acceptable business usage
None of the above
Covered by SPG 601.07
NOTE: for most merchants, these are not applicable. However, N/A is not an option and selecting "None of the above" will cause the SAQ to fail. Please check the 3 boxes as shown.
<< Previous
Next >>

Screen 29


Trustwave TrustKeeper
PCI
messages
PCI Manager
PCI Home
Merchant Profile
Security Policy
Training
Documer
no system notifications
Start Over
1 Overview
2 Merchant Profile
3 Business Environment
4 Questionnaire
Wizard Option > Card Data Storage & Processing > PCI Wizard > Self-Assessment Questionnaire Form
Physical Security
Review Q & A
Security Policies
Save & Close
Maintain an Incident Response Plan
In the event of a compromise to customer credit card numbers or to your card processing device, do you have a formal plan on how to respond, including notification of the appropriate law enforcement agency, your merchant bank, and the various card associations?
Yes
No
As a merchant your initial responsibility is to contact Treasury 763-1299 immediately. If necessary, Treasury will provide additional instructions.
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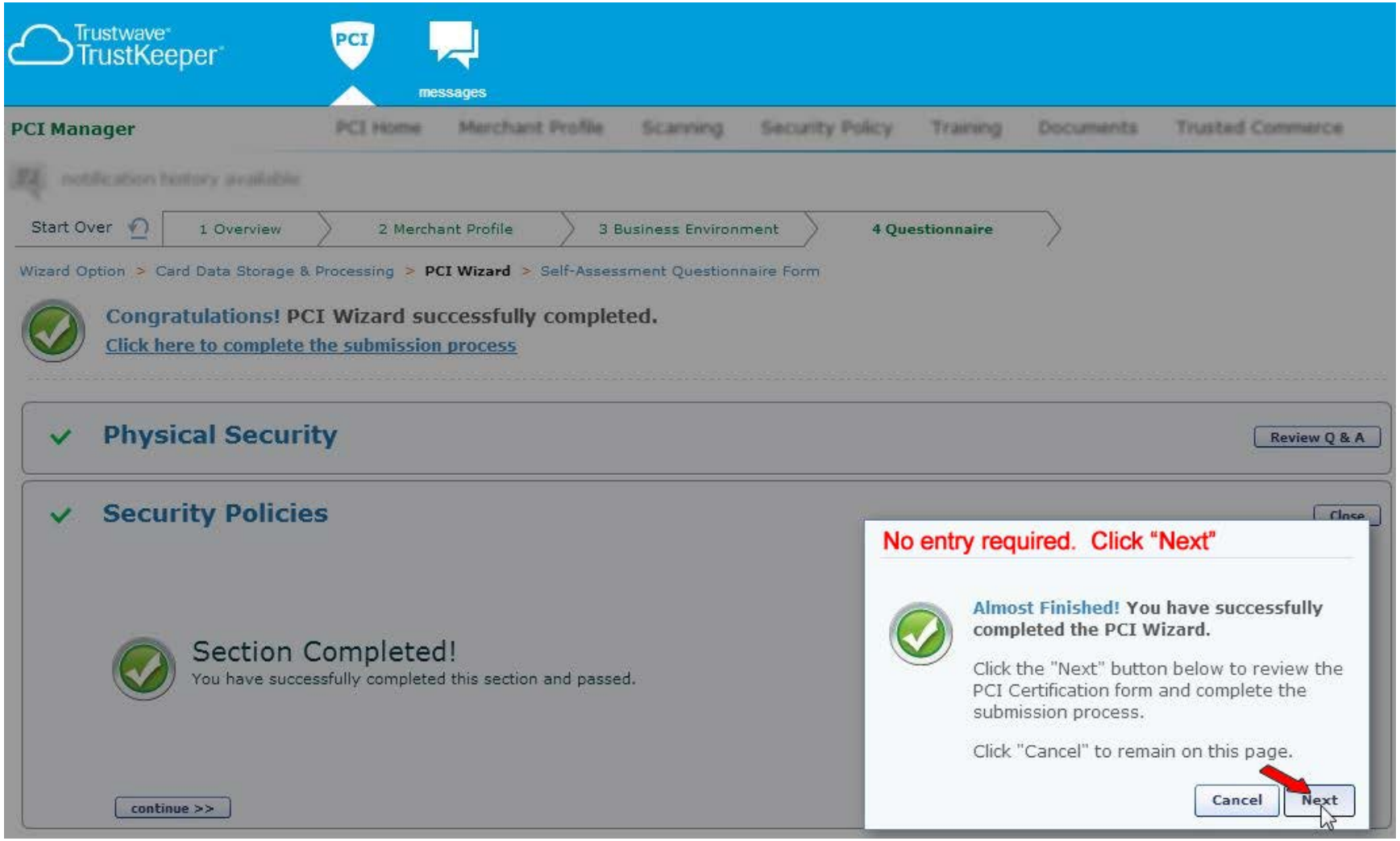
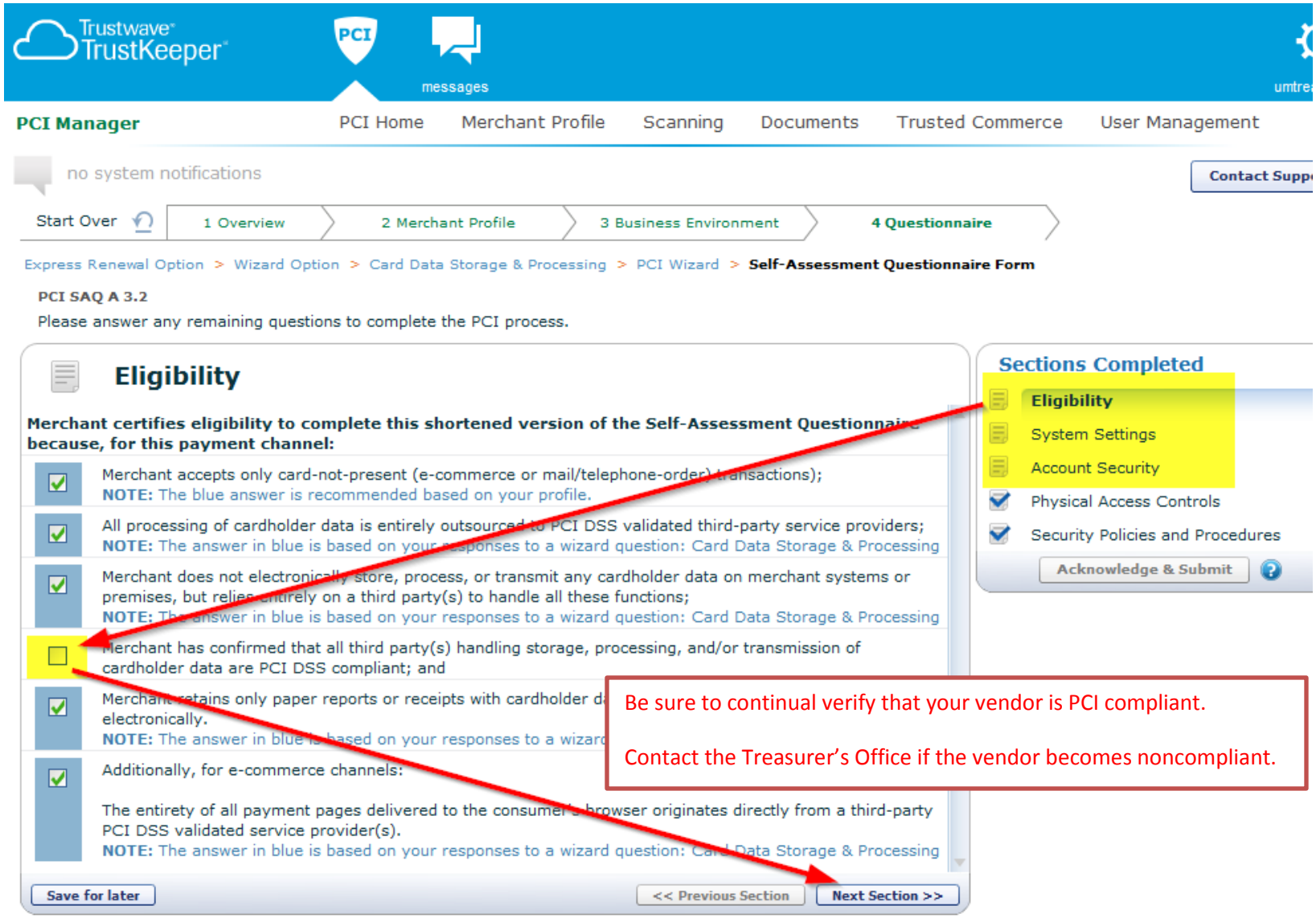
Next >>

Screen 30


Trustwave TrustKeeper
PCI
messages
PCI Manager
PCI Home
Merchant Profile
Scanning
Security Policy
Training
Documents
Trusted Commerce
Start Over
1 Overview
2 Merchant Profile
3 Business Environment
4 Questionnaire
Wizard Option > Card Data Storage & Processing > PCI Wizard > Self-Assessment Questionnaire Form
Congratulations! PCI Wizard successfully completed.
Click here to complete the submission process
Physical Security
Review Q & A
Security Policies
Section Completed!
You have successfully completed this section and passed.
continue >>
No entry required. Click "Next"
Almost Finished! You have successfully completed the PCI Wizard.
Click the "Next" button below to review the PCI Certification form and complete the submission process.
Click "Cancel" to remain on this page.
Cancel
Next

Screen 31

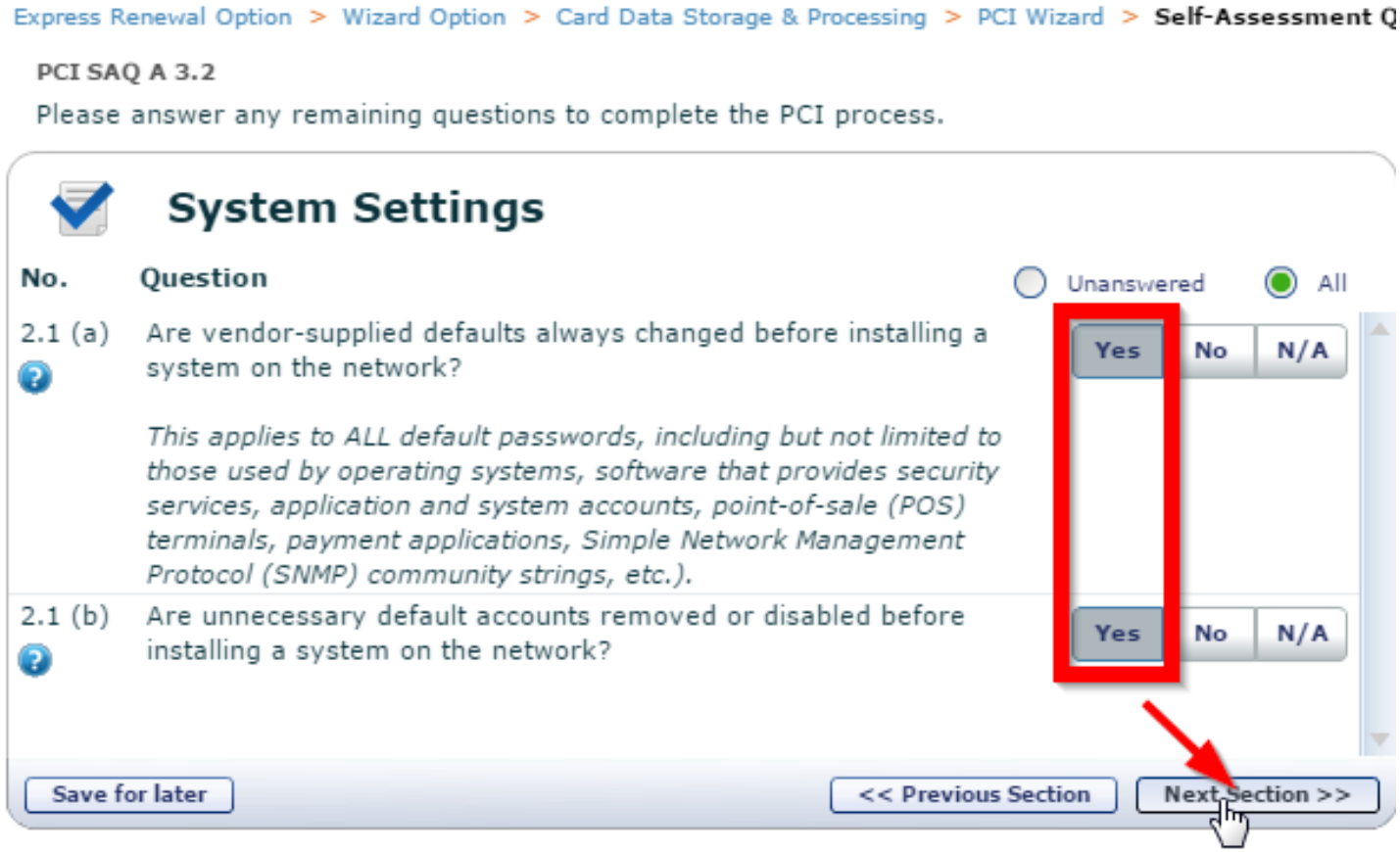
There are 8 new PCI version 3.2 questions Trustwave hasn't integrated into the questionnaire, so follow along to now answer them.



Screen 32

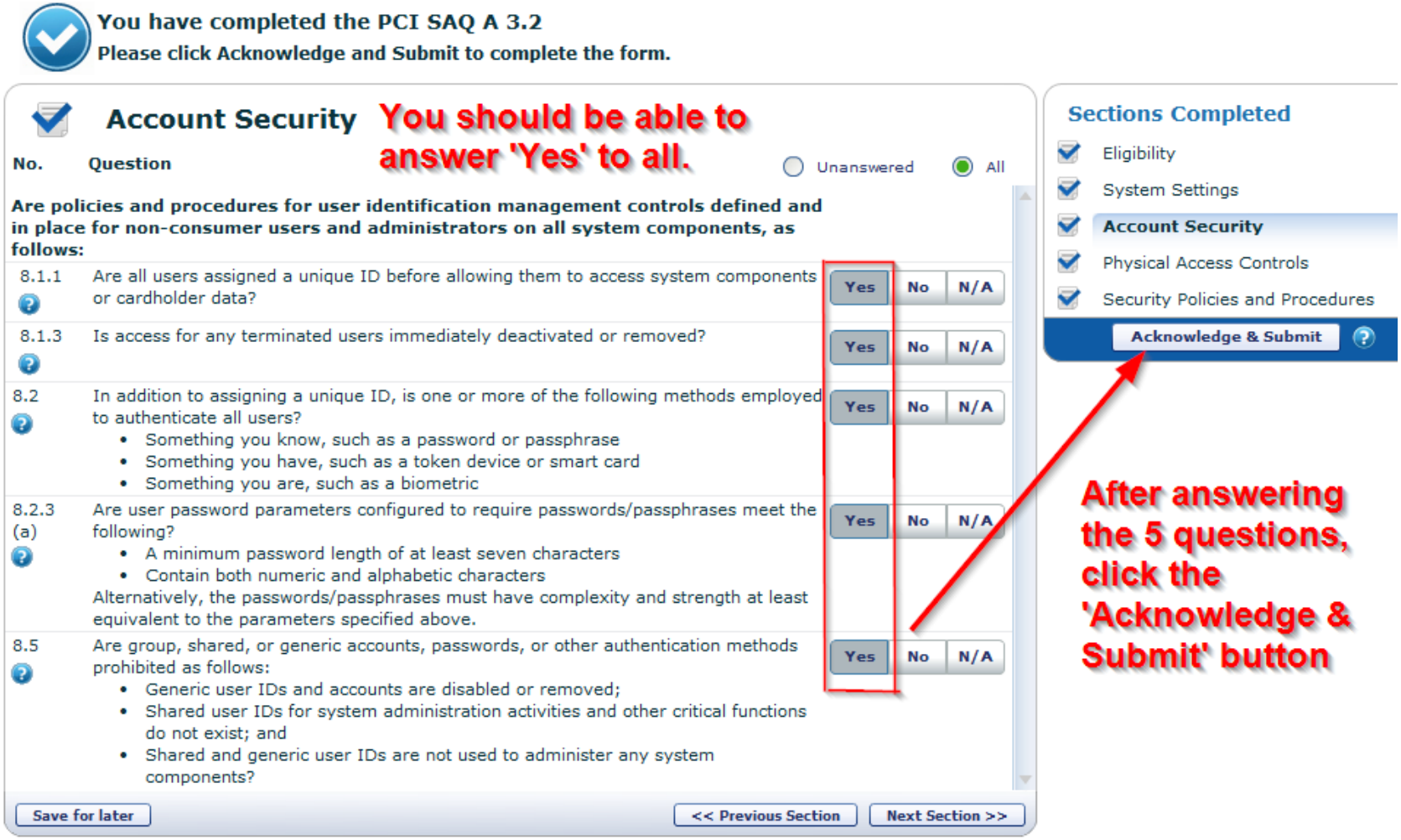
Click the two **Yes** buttons and then click the '**Next Section**' button at the bottom.

- Please be sure all staff do not use vendor supplied logons.
- There should not be any shared logons.
- If someone leaves, ensure that person's logon is disabled as soon as possible.

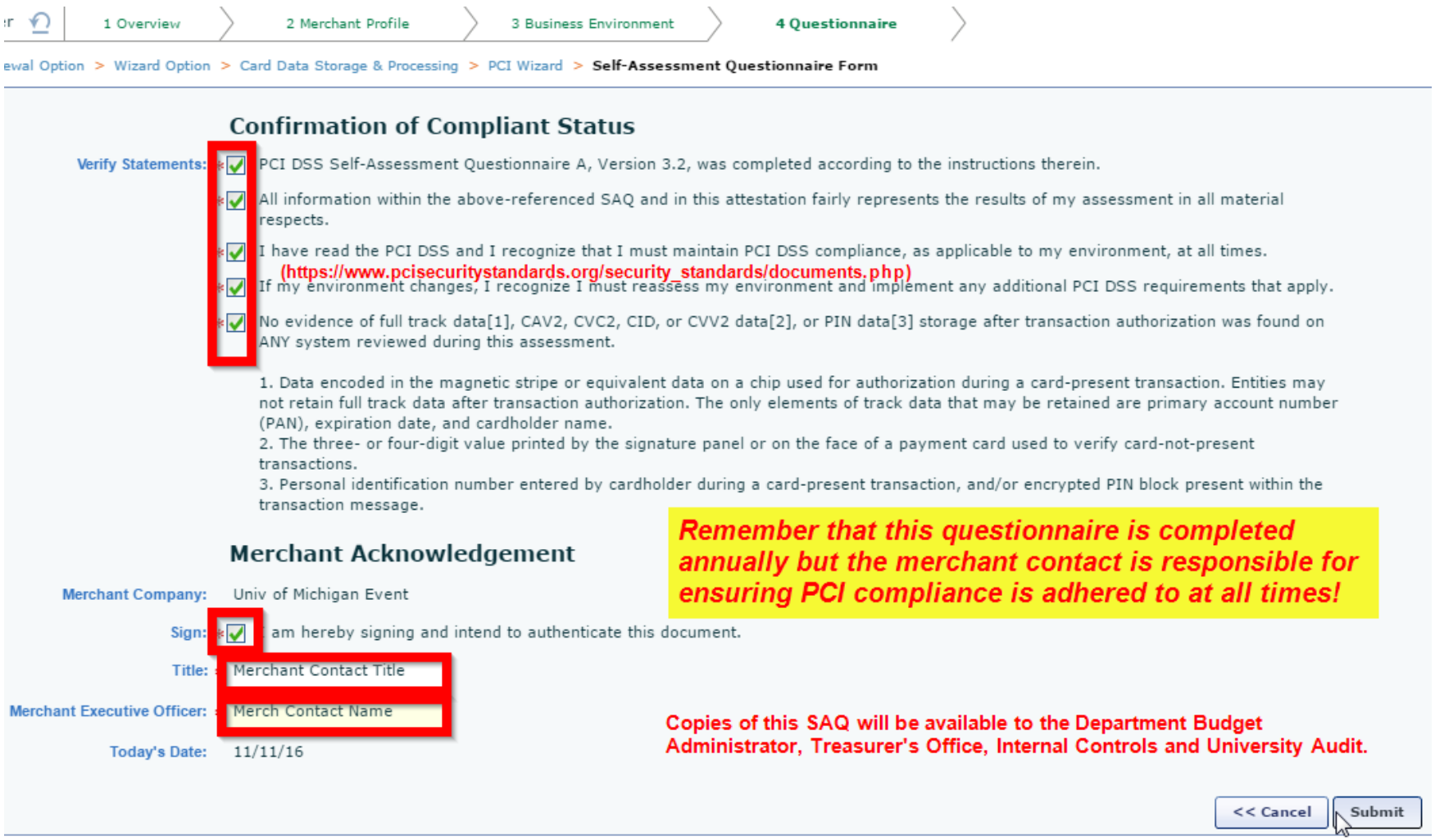


Screen 33

If you adhere to the five questions below, click the **Yes** buttons and then click the '**Acknowledge & Submit**' button. The next screen should be screen 31 in the Trustwave SAQ A Wizard Level Guidance PDF.



Screen 34


1 Overview
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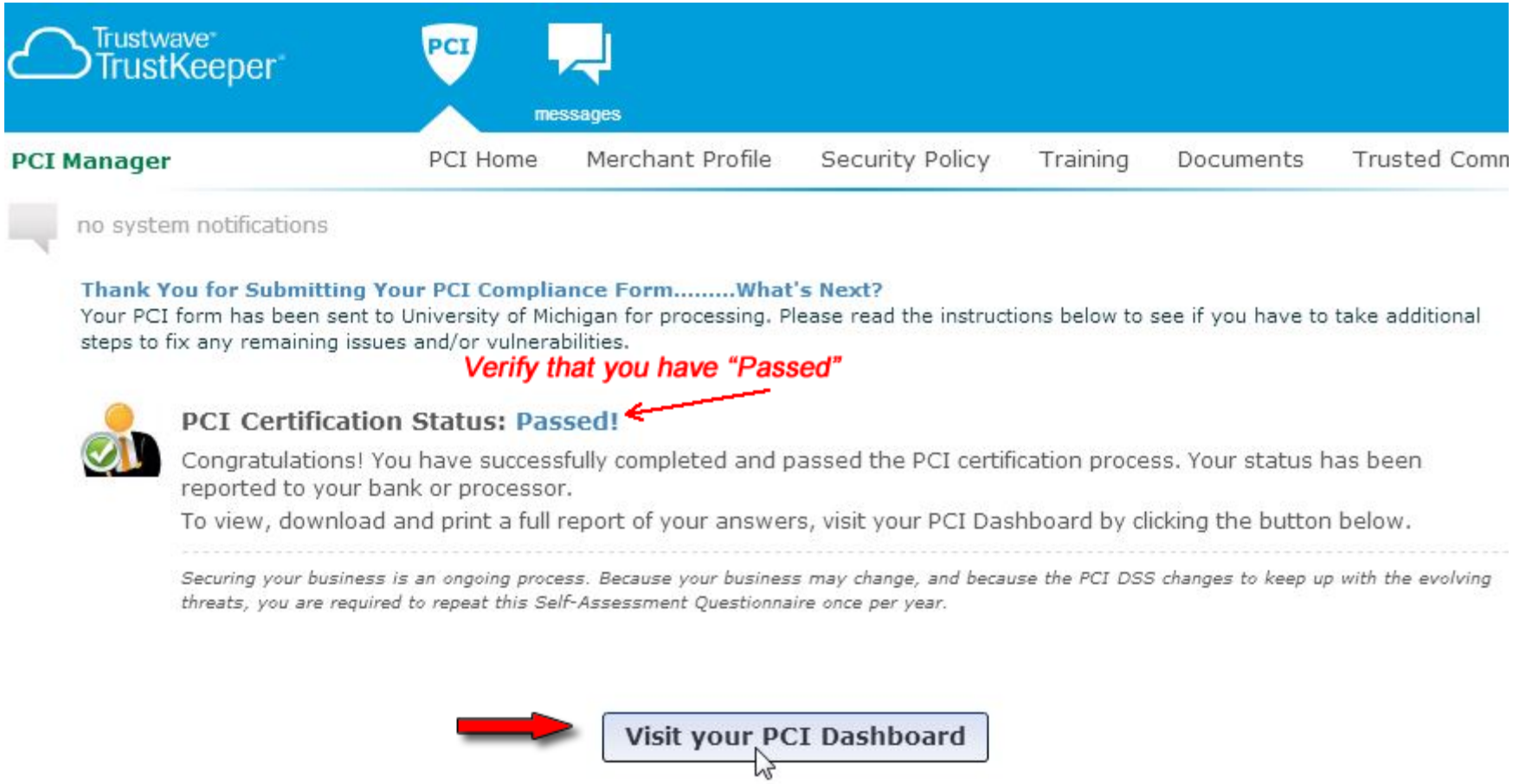
3 Business Environment
4 Questionnaire
ewal Option > Wizard Option > Card Data Storage & Processing > PCI Wizard > Self-Assessment Questionnaire Form
Confirmation of Compliant Status
Verify Statements:
PCI DSS Self-Assessment Questionnaire A, Version 3.2, was completed according to the instructions therein.
All information within the above-referenced SAQ and in this attestation fairly represents the results of my assessment in all material respects.
I have read the PCI DSS and I recognize that I must maintain PCI DSS compliance, as applicable to my environment, at all times.
(https://www.pcisecuritystandards.org/security_standards/documents.php)
If my environment changes, I recognize I must reassess my environment and implement any additional PCI DSS requirements that apply.
No evidence of full track data[1], CAV2, CVC2, CID, or CVV2 data[2], or PIN data[3] storage after transaction authorization was found on ANY system reviewed during this assessment.
1. Data encoded in the magnetic stripe or equivalent data on a chip used for authorization during a card-present transaction. Entities may not retain full track data after transaction authorization. The only elements of track data that may be retained are primary account number (PAN), expiration date, and cardholder name.
2. The three- or four-digit value printed by the signature panel or on the face of a payment card used to verify card-not-present transactions.
3. Personal identification number entered by cardholder during a card-present transaction, and/or encrypted PIN block present within the transaction message.
Remember that this questionnaire is completed annually but the merchant contact is responsible for ensuring PCI compliance is adhered to at all times!
Merchant Acknowledgement
Merchant Company:
Univ of Michigan Event
Sign:
I am hereby signing and intend to authenticate this document.
Title:
Merchant Contact Title
Merchant Executive Officer:
Merch Contact Name
Today's Date:
11/11/16
Copies of this SAQ will be available to the Department Budget Administrator, Treasurer's Office, Internal Controls and University Audit.
<< Cancel
Submit

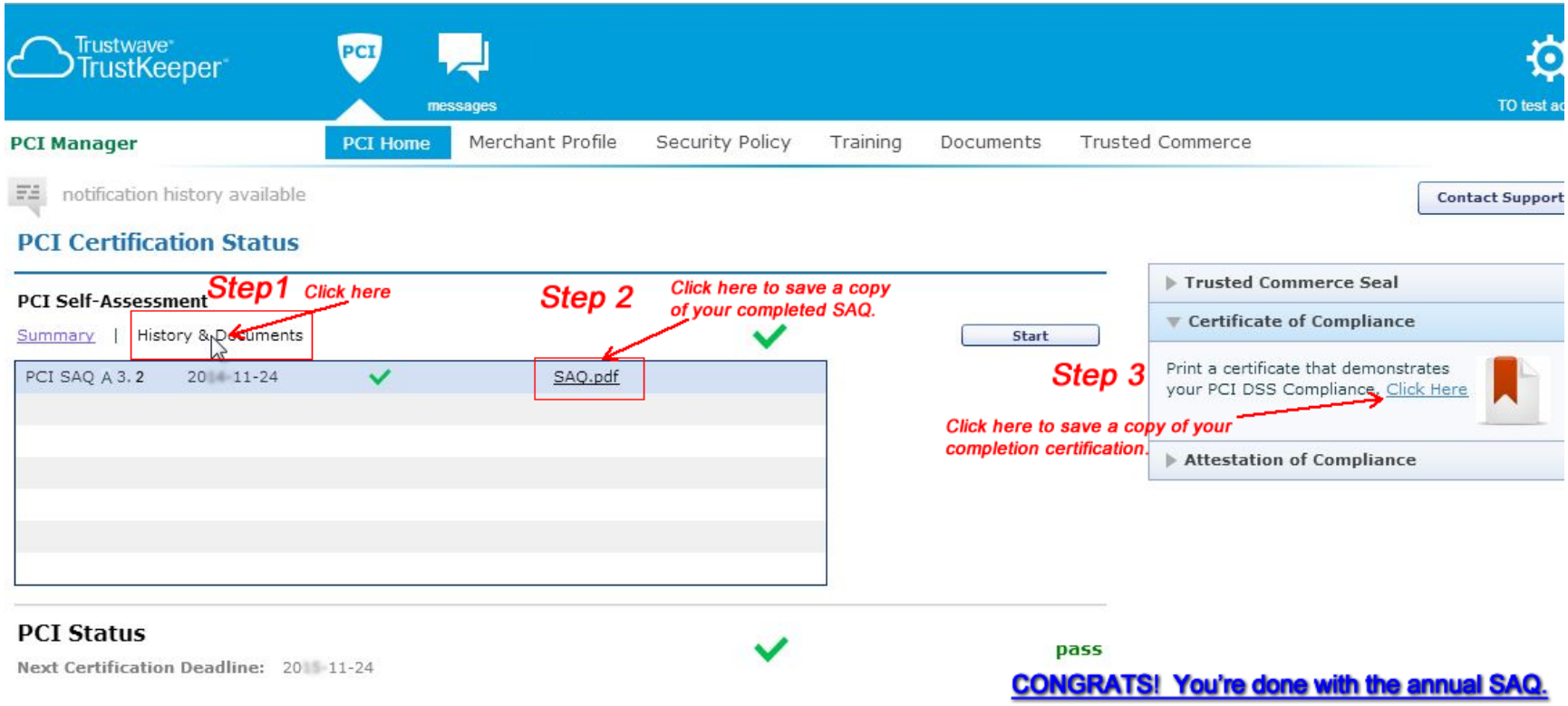
SAQ Completion

Screen 35

If you did not pass, the screen should indicate which question(s) were incorrect. If you simply answered incorrectly, go back and change your answer. If you answered incorrectly due to how you process credit cards, you will need to change your method(s) prior to correcting your answer.



Screen 36



Remember the PCI compliance SAQ is done annually but *being PCI compliance is done 24/7 365 days*.

Contact UM Treasury merchantservices@umich.edu with any questions.