

# Web shops face tighter security

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From 30 June this year all web shops will have to comply with strict security standards drawn up by the world's big credit card companies.

Online shops will be certified annually and checked quarterly to ensure they maintain the security standards.

Websites which flout the rules could be banned from trading or left to soak up the costs of break-ins all by themselves.

The move to tighten up security at online shops happens as increasing numbers of firms report that customer data has been lost or stolen.

In February the Bank of America said it had lost more than 1.2 million customer records - though it said there was no evidence that the data had fallen into the hands of criminals.

More recently LexisNexis, ChoicePoint and HSBC have all revealed that data about customers has been lost to attack by criminal hackers.

It is estimated that this year alone more than 2 million customer records have gone missing or been stolen.

In an attempt to raise the baseline security practices of online merchants and payment processing firms, Mastercard, Visa, American Express, Diners, Discover, and JCB have drawn up standards that dictate what web shops must do to keep safe.

Before these standards were drawn up separate credit card firms and banks had their own different security compliance programs.

All web shops that process more than 20,000 transactions per year will have to comply with the PCI standards no matter where they are in the world. This means that tens of thousands of web shops will have to become compliant with the new rules.

The standards go as far as to dictate what length passwords must be, how often they must be changed and force firms to be very careful with credit card information and who gets access to it.

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