

PCI Fundamentals - Exam

Question 1 Select the appropriate response

The PCI Security Standards Council:

- ☐ determines merchant levels for all merchants.
- ☐ approves all ROCs from level 1 merchants.
- ☐ approves all ROCs from level 1 service providers
- ☐ defines ROC template and reporting instructions

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Question 2 Select the appropriate response

Requirement 4.1 specifies that cardholder data must be protected with strong cryptography for transmission over:

- ☐ open, public networks
- ☐ private and public networks
- ☐ telephone networks
- ☐ private, internal networks

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Question 3 Select the appropriate response

Which of the following is true, regarding an entity sharing cardholder data with a service provider?

- ☐ The service provider must be validated as being PCI DSS compliant before the entity engages with the service provider.
- ☐ The service provider may only store, process, or transmit cardholder data that is encrypted; and is therefore out of scope for PCI DSS.
- ☐ The service provider must produce four quarterly ASV scan results, and a penetration test report, before the entity engages with the service provider.
- ☐ The entity must have an established process for engaging service providers, including proper due diligence prior to engagement.

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Question 4 Select the appropriate response

When does the merchant receive payment for a transaction?

- ☐ During authorization
- ☐ During clearing
- ☐ During settlement
- ☐ After authorization and before clearing

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Question 5 Select the appropriate response

When must critical new security patches be installed?

- ☐ Within one month of release
- ☐ Within three months of release
- ☐ After any significant change to the environment
- ☐ At least annually

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Question 6 Select the appropriate response

The intent of assigning a unique ID to each person is to ensure that:

- ☐ shared accounts are used only for specific administrative functions
- ☐ each individual is accountable for his or her actions
- ☐ strong authentication is used for each account
- ☐ individual and group accounts are properly shared

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Question 7 Select the appropriate response

The assessor is responsible for which of the following?

- ☐ Determine merchant transaction volume to identify their merchant level
- ☐ Perform forensic investigations on behalf of the card brands
- ☐ Implement compensating controls and then evaluate the effectiveness of the control
- ☐ Verify all technical information provided by stakeholders during an assessment

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Question 8 Select the appropriate response

Which of the following is considered to be cardholder data?

- ☐ Card activation date
- ☐ Card transaction history
- ☐ Cardholder name
- ☐ Cardholder address

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Question 9 Select the appropriate response

Which of the following is true regarding Track data?

- ☐ Track 1 and Track 2 are the same length
- ☐ Track 2 contains all Track 1 data and additional fields for use by the card issuer
- ☐ Track 1 contains all Track 2 data and additional fields for use by the card issuer
- ☐ Track 1 contains only PAN, Expiry Date, and Cardholder Name

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Question 10 Select the appropriate response

In accordance with Requirement 8, new passwords created for first-time users should be:

- ☐ changed immediately after the first use
- ☐ known only to the individual and their immediate supervisor
- ☐ enabled immediately upon commencement of an individual's employment
- ☐ disabled within 10 days of an individual leaving the company

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Question 11 Select the appropriate response

Which statement is true regarding PCI DSS Requirement 11.1?

- ☐ Wireless IDS/IPS must be installed on all system components that have wireless capability.
- ☐ Wireless detection methods must be able to identify wireless devices attached to system components and network ports.
- ☐ Network Access Control (NAC) must be installed on all system components that have wireless capability.
- ☐ Testing for the presence of wireless access points must be performed at least monthly.

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Question 12 Select the appropriate response

Internal vulnerability scans and/or rescans are required to be performed:

- ☐ by a certified external party
- ☐ after a significant change
- ☐ by an Approved Scanning Vendor (ASV)
- ☐ at least annually

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Question 13 Select the appropriate response

In accordance with Requirement 9, media that contains cardholder data should be:

- ☐ inventoried at least quarterly
- ☐ labeled to identify the presence of cardholder data
- ☐ stored within a certified data storage facility
- ☐ classified so the sensitivity of the data can be determined

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Question 14 Select the appropriate response

The PCI PA-DSS standard covers:

- ☐ devices used for securing payment processing at data centers
- ☐ devices used for the production of payment cards
- ☐ point-of-interaction devices (POIs) used for PIN entry
- ☐ payment applications that store, process or transmit cardholder data as part of authorization and/or settlement

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Question 15 Select the appropriate response

File-integrity monitoring should be configured to perform critical file comparisons:

- ☐ at least weekly
- ☐ at least monthly
- ☐ at least quarterly
- ☐ before each ASV scan

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Question 16 Select the appropriate response

Which of the following is true related to use of EMV chip technology?

- ☐ Merchants are permitted to store the track-equivalent data from the EMV chip after authorization
- ☐ PCI DSS applies to environments using EMV chip technology
- ☐ EMV chip technology increases the risk of fraudulent transactions in card-present environments
- ☐ PCI DSS does not apply to environments using EMV chip technology

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Question 17 Select the appropriate response

As defined in Requirement 8, user passwords should meet a minimum complexity of _____ characters in length, with _____.

- ☐ 9, either alphabetic or numeric characters
- ☐ 8, either alphabetic or numeric characters
- ☐ 7, both alphabetic and numeric characters
- ☐ 6, both alphabetic and numeric characters

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Question 18 Select the appropriate response

Which statement is true for issuers?

- ☐ Additional requirements may be imposed on issuers by the payment card brands.
- ☐ PCI DSS requirements are not applicable to issuers.
- ☐ Issuers are required to implement compensating controls.
- ☐ Issuers can expect a reduced scope for their PCI DSS assessment.

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Question 19 Select the appropriate response

Which of the following statements regarding the Attestation of Compliance (AOC) is correct?

- ☐ There are different AOC forms for merchants and service providers.
- ☐ An AOC is not required if the entity has completed a report on compliance (ROC)
- ☐ A copy of the AOC must be submitted to PCI SSC.
- ☐ Merchants do not need to complete an AOC.

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Question 20 Select the appropriate response

According to PCI DSS requirement 3.6.4, cryptographic keys should be changed:

- ☐ upon release of a new algorithm
- ☐ upon completion of the transaction
- ☐ at least annually
- ☐ at the end of their defined cryptoperiod

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Question 21 Select the appropriate response

Email, instant messaging, and chat are examples of:

- ☐ unsigned applications
- ☐ secure messaging protocols
- ☐ end-user messaging technologies
- ☐ inventory tools

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Question 22 Select the appropriate response

Perimeter firewalls are required between the cardholder data environment and:

- ☐ payment systems
- ☐ wireless networks
- ☐ non-payment systems
- ☐ trusted networks

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Question 23 Select the appropriate response

Who validates the scope of the PCI DSS assessment?

- ☐ Acquirer
- ☐ Assessor
- ☐ Payment Brands
- ☐ PCI SSC

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Question 24 Select the appropriate response

Which of the following statements is true?

- ☐ A "flat network" is one that has been segmented.
- ☐ Systems on a "flat network" are only in scope for PCI DSS if they store cardholder data.
- ☐ All systems on a "flat network" are in scope for PCI DSS.
- ☐ A "flat network" can help reduce the size of the cardholder data environment.

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Question 25 Select the appropriate response

Typical locations where track data may be found include:

- ☐ databases and log files from point-of-sale terminals
- ☐ screenshots and audio recordings of telephone-based purchases
- ☐ databases and application files from e-commerce servers
- ☐ order forms and receipts used for mail-order purchases

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Question 26 Select the appropriate response

Which of the following statements is true, regarding use of production data (live PANs)?

- ☐ Live PANs may be used for testing and development, if the payment cards belong only to the entity's personnel.
- ☐ Live PANs must not be used for testing or development.
- ☐ Live PANs must be used for testing and development.
- ☐ Live PANs may be used for testing and development, if access to the PANs is restricted to authorized personnel.

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Question 27 Select the appropriate response

What type of account data are you more likely to find at an organization that processes only e-commerce transactions?

- ☐ PIN and encrypted PIN block
- ☐ Track-equivalent data from an EMV chip
- ☐ Card verification values or codes (CVV2/CAV2/CVC2/CID)
- ☐ Full track data from the magnetic stripe

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Question 28 Select the appropriate response

In order to reduce PCI DSS scope, adequate network segmentation should:

- ☐ isolate systems that store, process, or transmit cardholder data from those that do not
- ☐ connect systems that store, process, or transmit cardholder data to those that do not
- ☐ control traffic between systems that store, process, or transmit cardholder data to those that do not
- ☐ connect databases containing cardholder data in the DMZ to the Internet

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Question 29 Select the appropriate response

Which of the following statements best describes how PCI DSS applies to encrypted account data?

- ☐ Encrypted account data is not in scope for an entity that possesses the decryption keys.
- ☐ Encrypted account data is not in scope if it is encrypted with an industry-approved algorithm using strong key management.
- ☐ Encrypted account data is in scope when it is stored, but not during transmission.
- ☐ Encrypted account data is in scope for an entity that possesses the decryption keys.

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Question 30 Select the appropriate response

Which of the following methods could be used to protect public-facing web applications from new threats, as defined in Requirement 6.6?

- ☐ Installing a stateful firewall in front of all Internet-facing applications
- ☐ Reviewing the applications via manual or automated application vulnerability security assessment tools
- ☐ Performing quarterly internal and external vulnerability scans
- ☐ Conducting ASV scans on a regular basis

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Question 31 Select the appropriate response

PCI DSS requirement 10.2 specifies the types of events to be logged, including:

- ☐ access to all audit trails
- ☐ all network transmissions
- ☐ all use of end-user messaging technologies
- ☐ access to external web sites

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Question 32 Select the appropriate response

If a merchant is using a validated P2PE solution:

- ☐ the merchant's PCI DSS responsibility is fully outsourced to the Solution Provider
- ☐ the P2PE solution provider is responsible for ensuring the merchant's PCI DSS compliance
- ☐ the merchant is responsible for ensuring their own PCI DSS compliance
- ☐ the merchant is automatically PCI DSS compliant

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Question 33 Select the appropriate response

An e-commerce service provider that is eligible to complete an SAQ would use:

- ☐ SAQ A
- ☐ SAQ C-VT
- ☐ SAQ D
- ☐ SAQ B

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Question 34 Select the appropriate response

When should penetration testing be performed?

- ☐ At least annually, and after any significant changes to infrastructure or applications
- ☐ At least quarterly, and after any significant changes to the network
- ☐ At least annually, and after any change to user access permissions
- ☐ At least quarterly, and after any change to user access or file access permissions

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Question 35 Select the appropriate response

Which of the following environments could be eligible for SAQ B?

- ☐ Merchant with standalone IP-based terminals, and no electronic cardholder data storage.
- ☐ Merchant with imprint machines, and electronic storage of less than 1 million cardholder data records
- ☐ Merchant with standalone dial-out terminals, and electronic storage of less than 1 million cardholder data records
- ☐ Merchant with standalone dial-out terminals, and no electronic cardholder data storage

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Question 36 Select the appropriate response

The payment card brands are responsible for:

- ☐ lists of validated payment applications
- ☐ penalty or fee assignment for non-compliance
- ☐ lists of compliant merchants
- ☐ performing PCI DSS assessments of acquirers

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Question 37 Select the appropriate response

Which of the following statements is true:

- ☐ PA-DSS applies to all applications in the merchant's cardholder data environment
- ☐ A validated PA-DSS compliant application must be used by a merchant in order to be PCI DSS compliant
- ☐ PA-DSS validated applications support a merchant's PCI DSS compliance
- ☐ Use of a PA-DSS validated application guarantees PCI DSS compliance

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Question 38 Select the appropriate response

Which of the following could help reduce the number of samples an assessor would need to test during a PCI DSS assessment?

- ☐ Standard build processes and uniform deployment of applications
- ☐ Diverse build processes and decentralized deployment of applications
- ☐ Multiple application development methodologies
- ☐ Use of a "flat network"

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Question 39 Select the appropriate response

As specified in Requirement 3.1, stored cardholder data that exceeds the defined data retention policy must be removed at least:

- ☐ quarterly
- ☐ every six months
- ☐ annually
- ☐ monthly

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Question 40 Select the appropriate response

Which systems are required to have antivirus software?

- ☐ Only systems located in the DMZ or that have Internet connectivity
- ☐ All systems commonly affected by malicious software
- ☐ Only workstations and servers that store cardholder data
- ☐ All workstations and servers at the organization

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Question 41 Select the appropriate response

Which of the following best describes requirements for issuers regarding the retention of sensitive authentication data?

- ☐ Issuers may view but not store sensitive authentication data.
- ☐ Issuers are not permitted to retain any sensitive authentication data.
- ☐ Issuers must outsource all storage of sensitive authentication data to a third party service provider.
- ☐ Issuers are permitted to retain sensitive authentication data only if there is a business need to do so, to support the issuing function.

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Question 42 Select the appropriate response

How long is the PCI DSS and PA-DSS lifecycle?

- ☐ 1 Year
- ☐ 3 Years
- ☐ 5 Years
- ☐ 2 Years

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Question 43 Select the appropriate response

Which of the following is true regarding storage of cardholder data?

- ☐ Cardholder data stored in log files is out of scope of a PCI DSS assessment
- ☐ Stored cardholder data that exceeds an entity's business retention requirements needs to be removed on a quarterly basis
- ☐ Encrypting stored cardholder data automatically removes it from the scope of a PCI DSS assessment
- ☐ Stored cardholder data that exceeds an entity's business retention requirements needs to be removed on an annual basis

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Question 44 Select the appropriate response

The Mod 10 formula doubles the value of alternate digits of the primary account number beginning with which digit?

- ☐ Second from the right
- ☐ Third
- ☐ First
- ☐ Second from the left

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Question 45 Select the appropriate response

Which of the following applications may be eligible for PA-DSS validation?

- ☐ Commercial payment applications without much customization
- ☐ Operating system software used in a POS terminal
- ☐ Commercial database that could store cardholder data
- ☐ Hardware terminals with no application components

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Question 46 Select the appropriate response

Merchant and service provider levels are defined by the:

- ☐ PCI SSC
- ☐ payment brands
- ☐ acquirer
- ☐ merchant or service provider's assessor

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Question 47 Select the appropriate response

When assessing environments with PA-DSS validated payment applications, the assessor must:

- ☐ work with the PA-QSA who performed the PA-DSS certification
- ☐ validate the implementation of the application
- ☐ consider the application PCI DSS compliant without review
- ☐ consider the application out of scope for PCI DSS

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Question 48 Select the appropriate response

How often should the firewall and router rule sets be reviewed?

- ☐ Every quarter
- ☐ Every six months
- ☐ Every month
- ☐ Every year

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Question 49 Select the appropriate response

Which function is associated with acquirers?

- ☐ Provide authorization, clearing and settlement services to a merchant
- ☐ Provide authorization, clearing and settlement services to an Issuer
- ☐ Prepare the cardholder's statement and complete reconciliation to the Issuer
- ☐ Prepare the cardholder's statement and complete reconciliation to the merchant

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Question 50 Select the appropriate response

PCI DSS requires that risk assessments be performed:

- ☐ by a QSA or other qualified external party
- ☐ by a certified risk assessment professional
- ☐ at least every six months and after all changes
- ☐ at least annually and after a significant change

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