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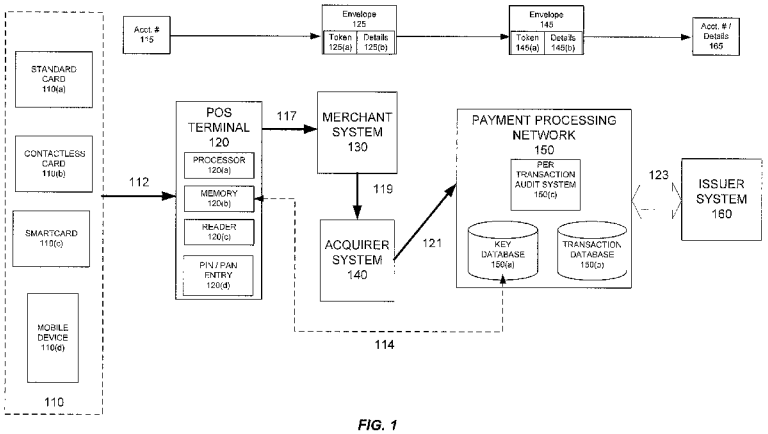


FIG. 1

(57) Abstract: Techniques for eliminating the need for merchants and acquirers to conduct Payment Card Industry ("PCI") security audit procedures are provided. Merchants and acquirers can eliminate the operating expenses associated with conducting audits to ensure compliance with PCI Data Security Standards ("DSS"), while at the same time ensuring that cardholders' data remains secure, thus protecting the cardholders from fraudulent transactions. System security is further enhanced through the use of per transaction audits, with the scope of the audit being directly between the Point of Sale (POS) terminal and the payment processing network. PCI DSS compliance can thus be assured on a per transaction basis, as opposed to only ensuring compliance generally for a merchant or acquirer on a periodic basis. Per transaction PCI DSS compliance is assured, while at the same time eliminating the need for merchants or acquirers to conduct compliance audits.

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