Dear Customer,

Your new Toast POS system has been installed in a manner compliant with the Payment Card Industry Data Security Standard (PCI-DSS). You are not receiving a Qualified Integrators and Resellers (QIR) Implementation Statement because your POS system is not subject to the "Payment Application" validation requirements.

What is a QIR Statement?

> A QIR Statement is a new requirement mandated by Visa to ensure that vendors install "Payment Applications" in a manner which is compliant with PCI-DSS. "Payment Applications" must be validated (PA-DSS) as secure by the PCI Council and installed/configured by Qualified Integrator or Reseller who will then supply a QIR Statement. QIR Statements are only required for validated "Payment Applications."

If Toast isn't a "Payment Application", what is it?

> Toast is a "Service Provider" offering an end-to-end hosted POS solution for merchants. The bundled solution provides the merchant with hardware and hosted software that interacts solely with the Toast payment gateway.

> Upon the swipe of a payment card, card information is encrypted then flows through the Toast's PCI-DSS validated payment gateway for authorization and payment capture. Toast hardware is considered an extension of the payment service we provide (payment gateway) and not a "Payment Application." As a result, Toast is not subject to the PA-DSS requirements.

> Toasts' recognition as a Service Provider by VISA can be viewed here:
> http://www.visa.com/splisting/viewSPDetail.do?bid=10075783&coName=Toast%2C%20Inc&HeadCountryList=U.S.A.&reset=yes&pageInfo=1%3B30%3BASC%3BcoName

What does this mean to me?

> *What this means to you is that you are not required to have your Toast POS installation reassessed by an assessor nor are you required to have a QIR Implementation Statement.*

Can I rely upon Toast's PCI-DSS validation to satisfy my own PCI requirements?

> Toast has taken steps to address the PCI DSS requirements in regards to the Toast POS through its own validation efforts. Understand that utilizing our Toast solutions does not in itself make you compliant with PCI-DSS requirements nor does it remove Toast POS from the scope of your PCI compliance program. In addition, if you capture cardholder data in other manners outside of Toast POS, you are responsible for ensuring the systems and environment utilized by these secondary methods are fully compliant with PCI DSS and your agreement with your Acquiring Bank.

If you have any questions, please feel free to reach out to DCRS for more information.