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# WHAT IS PCI COMPLIANCE?

## IF YOU ACCEPT CREDIT CARDS, PCI COMPLIANCE APPLIES TO YOU

# PCI COMPLIANCE

PCI compliance is mandated for credit card companies and any business that processes, stores or transmits credit card data. While it's not a law, it is a generally accepted, global security standard.

PCI-DSS (Payment Card Industry Data Security Standard) compliance involves security policies, technologies and processes businesses can implement to protect credit card data. PCI compliance standards are managed by the PCI Security Standards Council. The PCI Security Standards Council was founded in 2006 by American Express, Discover, JCB International, Mastercard and Visa Inc.

## IT PAYS TO BE COMPLIANT

If your business experiences a security breach where cardholder data is comprised and you are not PCI compliant, you are liable. Fines could add up to thousands of dollars.

## SMALL BUSINESSES AREN'T IMMUNE

In 2019, small businesses accounted for 28% of all data breaches.

## 28%
**Data Breaches**

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# CREDIT CARD THEFT BY THE NUMBERS

## MOST COMMON FRAUD

In the last 4 out of 5 years, credit card fraud was the most common form of identity theft in the United States.

## REPORTED INSTANCES OF FRAUD

The Federal Trade Commission reported 459,297 instances of credit card fraud in 2020 alone.

## LOSSES IN $

Card fraud losses in the United States are projected to reach $12.5 billion by 2025.

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# THE ROAD TO PCI COMPLIANCE BOOST YOUR SECURITY MEASURES AND



Steps to compliance vary depending on your credit card Your PCI Compliance transaction volume. Your merchant bank can help you
determine the best course of action.

- Large-scale providers are required to complete a compliance report.
- Smaller businesses can submit a Self-Assessment Questionnaire and an Attestation of Compliance.

We can help you prepare by ensuring you have the right technologies and security protocols in place.

## BOOST YOUR SECURITY MEASURES AND YOUR PCI COMPLIANCE

- Cybersecurity Risk Assessments
- Firewalls, Antivirus, Intrusion Detection Systems
- Endpoint Detection and Response (EDR)
- Security Information and Event Management (SIEM)
- Cloud and SaaS Application Security
- Identity and Access Management (IAM)
- Backup and Disaster Recovery (BDR)


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# PCI COMPLIANCE BUILDS CUSTOMER TRUST AND PROTECTS YOUR BUSINESS FROM DATA THEFT.

Call us to learn more and set up a time to review your PCI compliance needs.

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