

PCI Compliance & Data Breach



MeridianBank®

Summary

- What is PCI Compliance?
- ControlScan: Our Compliance Partner
- Cost vs. Value: Data Breach Coverage and PCI Program
- Common Questions

What is...

PCI Compliance?



What is PCI SSC and PCI DSS?

The Payment Card Industry Security Standards Council (PCI SSC) was formed by the five major card brands to standardize the compliance requirements for all merchants accepting payment cards.

PCI Data Security Standard (PCI DSS) is a set of guidelines put in place to ensure that merchants follow best practices in order to protect consumers through steps that reduce credit card fraud and security breaches.



Security



Value



Compliance

PCI Data Security Standard (DSS) – The Digital Dozen

Build and Maintain a Secure Network and Systems

1. Install and maintain a firewall configuration to protect cardholder data
2. Do not use vendor-supplied defaults for system passwords and other security parameters

Protect Cardholder Data

3. Protect stored cardholder data.
4. Encrypt transmission of cardholder data across open, public networks.

Maintain a Vulnerability Management Program

5. Protect all systems against malware and regularly update anti-virus software or programs.
6. Develop and maintain secure systems and applications



PCI Data Security Standard (DSS) – The Digital Dozen

Implement Strong Access Control Measures

7. Restrict access to cardholder data by business need-to-know status.
8. Identify and authenticate access to system components.
9. Restrict physical access to cardholder data.

Regulatory Monitor and Test Networks

10. Track and monitor all access to network resources and cardholder data.
11. Regularly test security systems and processes.

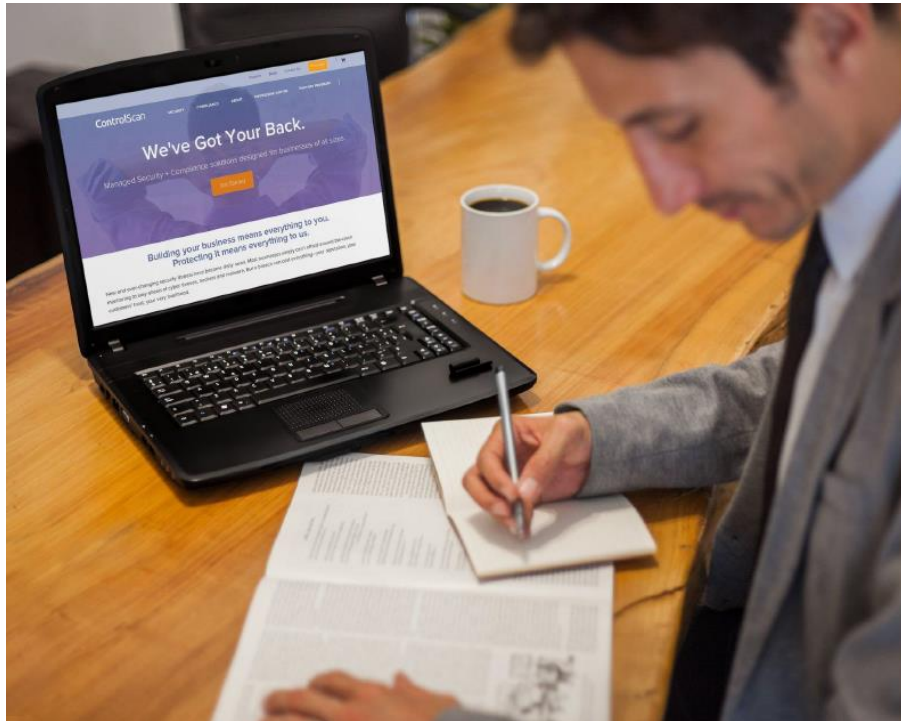
Maintain an Information Security Policy

12. Maintain a policy that addresses information security for all personnel.

ControlScan

Our Compliance Partner





Our Compliance Partner

A leading provider of PCI compliance services to assist merchants in the compliance process.

100% focused on small to mid-sized businesses

Offers personalized services to each merchant

- Dedicated support
- Online Reporting Console with up-to-the-minute compliance and security information
- PCI resource library provides education on compliance and industry regulations



Guiding You Towards Compliance

PCI Program Benefits

The PCI Program offers services that help merchants like you become and stay compliant as requirements change.

To get started, please visit:

www.compliance101.com/PCI



Self Assessment Questionnaire (SAQ)

Intuitive, easy-to-use tool, even for online/computer novices

Picture-driven qualification helps merchants easily determine their processing method which leads them to the appropriate SAQ

Expert help text and real-life examples and ability to even chat real-time

Upon completion of the SAQ, attestation and compliance documentation can be managed in the portal, if no scan is necessary

Scanning

Network vulnerability scans for merchants that have external-facing IP addresses

Web application scans to find holes in web-based applications

Easy-to-understand reports that detail the scan results and prioritize vulnerabilities by severity

Hands-on assistance to provide remediation guidance

Upon completion of the scan and attestation; the compliance documentation can be managed in the portal



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Policy Builder

A set of custom, automatically generated security policies that make it easy to comply with the PCI DSS requirement

Security Awareness Training

On-demand security training delivered in a non-technical, easy-to-understand manner

Allows merchants to satisfy the PCI DSS requirement for a formal security awareness program

Eliminates the need to purchase a costly security awareness training program

Tracks employees' training completion rates through acknowledgement certificates



Added Value

PCI Program and Data
Breach Coverage





Added Value Of a dedicated PCI Partner

Merchant Benefit

Dedicated support team

Support via email, phone or chat

Monday - Friday

8:30 AM - 8:00 PM (EST)

1-800-571-3928 press 1 for support

PCI Resource Library

Security Awareness Training

Online Assessments

Scanning Capabilities



Data Breach Security Program

The Data Breach Program is designed to help your merchants meet the significant expenses resulting from a suspected or actual breach of credit card data – regardless of the merchant's PCI compliance status.

For a low monthly fee, the program covers:

- Up to \$100,000 per MID
- No deductible or retention within one year following the discovery of a data security event
- Prompt assistance and automatic filing with all relevant entities

Common Questions

I'm only a small business. Why do I need to be compliant?

85% of security breaches take place in a Level 4 business with fewer than 20,000 card transactions annually. That's why the card brands mandated that all businesses, regardless of size, must become compliant.

My business is low risk; I'm not concerned about compliance.

Even the lowest risk business is vulnerable to a security breach. And expenses from a breach can be financially devastating, even as high as \$500,000. Compliance greatly reduces this risk.

This seems like a high fee; I may choose another processor.

The PCI Program fee is not unique to Global Payments; nearly all other processors are charging a fee to their customers. Our fee is in fact, lower than many of our competitors and compliance will keep those fees minimal.

Will compliance guarantee that I won't have breach expenses?

While it certainly reduces the risk, there are no guarantees against a security breach. However our Data Breach Security Program offers coverage that can cover some of the expenses if a breach occurs.



Contact Us!

If you have any additional questions about Meridian's Merchant Services or the contents of this document, please email us at merchant@meridianbanker.com.

We look forward to hearing from you!

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