



## “Plastic Transactions: Is Your Personal Information at Risk?”

Merchant’s Weak Compliance with Credit Card Security Standards Makes Hacks More Possible

### FOR IMMEDIATE RELEASE

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**ATLANTA- June 16, 2009**-Small business owners and merchants are an integral part of the safety of consumer’s personal financial information; yet few businesses are compliant with new standards that are intended to protect Americans, while leaving a wake of red tape and fees in their path. PCI was created by five major credit card companies in response to the growing problem of credit card number theft, which has directly contributed to the exponentially growing problem of identity theft that costs consumers, merchants and financial institutions \$51 billion a year.<sup>1</sup> (2008, Javelin Strategy & Research Report).

To help guard against fraud and identity theft, card companies have established the Payment Card Industry (PCI) Standards Council and the PCI Data Security Standard (DSS), which establishes and enforces security requirements for members, merchants and service providers ([www.merchantinsider.com/merchantresources/datasecurity](http://www.merchantinsider.com/merchantresources/datasecurity)). For the purposes of the PCI DSS, a merchant is defined as any entity that accepts payment cards bearing the logos of any of the five members of PCI SSC (American Express, Discover, JCB, MasterCard or Visa) as payment for goods and/or services ([www.pcisecuritystandards.org/](http://www.pcisecuritystandards.org/)).

Adrian Phillips, Deputy Chief Risk Officer, Visa, commented to *Information Week* (March 16<sup>th</sup> issue), “While no lock is burglarproof, a responsible store owner wouldn't leave at night without locking every door and window. Similarly, the PCI DSS has proven to be a highly effective foundation of minimum security standards when properly implemented across all systems handling cardholder data. In fact, no compromised entity to date has been found to be in compliance with PCI DSS at the time of the breach. In all cases, forensic investigations have concluded that compliance deficiencies have been a major contributor to the breach.”

The standards are mandatory for any organization taking credit cards, regardless of size, and are currently in effect without many businesses’ knowledge. Robert Covington, local technology security expert, and owner of eNable Business Solutions, said, “The challenge to small business is that many small merchants do not even know they are about to be hit by this, let alone are they prepared to meet the standards. The cost and impact of meeting the standards can be overwhelming for most businesses that employ no IT staff and are hard pressed to fully understand the standards.”

Covington continued, “While many of the elements of the PCI standard are common sense business practices, others can be quite daunting for small businesses. Despite this, failure to comply can lead to excessive charges from your credit card processor, as well as the loss of your service.”

The PCI Security Standards Council created The Prioritized Approach framework to help merchants who are not yet fully compliant with the PCI DSS understand and reduce risk while on the road to compliance ([www.pcisecuritystandards.org/](http://www.pcisecuritystandards.org/)). Comprised of six security milestones outlined below, the tool focuses on best practices for protecting against the highest risk factors and escalating threats facing cardholder data security:

1. If you don’t need it, don’t store it

2. Secure the perimeter
3. Secure applications
4. Monitor and control access to your systems
5. Protect stored cardholder data
6. Finalize remaining compliance efforts, and ensure all controls are in place

PCI compliance might not be a task that your business can tackle internally. Research local technology providers to find services that fit your needs. eNable Business Solutions offers both free and fee-based PCI Services, including assessments of your current compliance state with a customized roadmap to compliance. To get started, visit their PCI Resource page, [www.enablebusol.com/html/pci\\_resources.html](http://www.enablebusol.com/html/pci_resources.html), featuring a video-based Quick Guide to Small Business PCI Compliance.

**About eNable Business Solutions**

eNable Business Solutions provides information technology, document management, telecommunications (including systems and service), and network security hardware services to a diverse group of small and medium sized clients across metro Atlanta. eNable is located at 5950 Crooked Creek Road, Suite 250, Norcross, GA 30092. For more information, call (678) 341-2750 or visit <http://www.enablebusol.com>.

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