



PCI: What Your Business Needs to Know

92% of cardholder data breaches occur in small businesses locations¹, just like yours each year. The cost of a single data breach to a small business averages \$100,000². Are you doing all you can to protect your bottom line and reputation?

WHY DOES MY BUSINESS NEED TO BE PCI COMPLIANT?

While there are many aspects to data security, protecting your business from a data breach all starts with a good foundation. And the standards outlined in the PCI process are exactly that – practical, tangible processes every business must put into place to reduce their vulnerability. Businesses that complete the PCI compliance process not only have taken the first steps towards guarding against a costly breach, but also avoid non-compliance fines for forensic investigations, fraudulent purchases, and the cost of re-issuing cards.

HOW CAN ELAVON HELP WITH PCI COMPLIANCE?

We recognize that tackling data security can seem overwhelming for a small business, so we've built Elavon's PCI

Compliance Manager, a user friendly online tool that helps you report and maintain compliance with the PCI DSS.

Our PCI Compliance Manager streamlines the PCI certification process, and offers these benefits:

- **Financial protection:** Elavon's PCI program provides up to \$100,000 of data breach protection per Customer ID number if you are enrolled in Elavon's program and have certified your PCI compliance.
- **Tools:** The online portal takes you step-by-step through the PCI compliance process including assistance with the PCI Self-Assessment Questionnaire (SAQ) and vulnerability scanning (if applicable).
- **Education:** Access to valuable tips and information that make it easy to understand how you can safeguard your business.
- **Support:** Access to Elavon's PCI professionals when you need it. We have answers to your PCI questions through online help, email and phone.

LET'S TALK:

Oregon Pacific Bank
(800) 997-7121
www.obpc.com

Ask for your local Merchant Services Representative



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WHAT DO I NEED TO DO NEXT?

Visit pci.elavon.com or call our customer support team at 1-800-725-1243 for more information and to register for our PCI Compliance Manager program.

WHY ELAVON?

Elavon, backed by U.S. Bank, offers 20 years of global payment processing and gateway experience. Our knowledgeable team of security professionals can guide you in making suitable choices for your data protection, PCI compliance and reductions in the total cost of card acceptance.

GLOSSARY:

PCI: Payment Card Industry - Refers to the various payment cards (debit, credit, ATM, etc) and their associated businesses. Is often used as a reference for PCI Security Standard Council. See below.

PCI SECURITY STANDARD COUNCIL: Established by American Express, Discover Financial Services, JCB International, MasterCard Worldwide and Visa International to facilitate industry-wide adoption of consistent payment card data security standards on a global basis.

PCI DSS: Payment Card Industry Data Security Standard - The Payment Card Industry Data Security Standards (PCI-DSS) is a set of requirements for enhancing payment account data security, developed by the PCI Security Standards Council.

PCI SAQ: Payment Card Industry Self-Assessment Questionnaire - The PCI DSS self-assessment questionnaires (SAQs) is a validation questionnaire intended to assist your business and report your results of your self-assessment. There are different SAQ types based on the types and amounts of payment transactions your business accepts.

¹ Source: Trustwave

² Based on Ponemon Institute 2014 Cost of a Data Breach study: \$200 per account x 500 records