Now that you understand what PCI compliance is and why it’s so important, it’s time to act. Being PCI compliant requires you to complete a self-assessment questionnaire (SAQ) that helps evaluate whether you have the right protections in place. There are eight possible SAQs and you need to select the one that’s most relevant to your processing situation.

Like all merchants dealing with debit and credit cards, Paul Marsden, owner of Harry’s Treats Dog Bakery, needs to show he’s doing the right things to protect his customers’ card details and private data. Feeling overwhelmed after learning what was involved in completing the SAQ, he signed up for our SaferPayments™ Plus service.

Aside from proactively contacting customers by phone about their PCI, the service includes security tools such as virus and vulnerability scans. It also provides access to our SaferPayments™ Plus team who can monitor for threats remotely and help fix things if they detect any problems.

PCI DSS stands for the Payment Card Industry Data Security Standard. But what is this tongue-twisting acronym really about?

The most important thing to know is that regardless of whether your business processes one card payment or thousands of them, PCI compliance does apply to you. It’s mandated by credit card brands—like Visa®, Mastercard®, American Express®, Discover® and more—and is managed by the PCI Security Standards Council.

The main purpose of PCI compliance is to help protect cardholder data. Being non-compliant can spell big trouble for your business and may result in:

- Increased online payments give fraudsters more opportunities to try and steal your customers’ card data.
- Not being PCI compliant means data breaches are more likely, which could lead to fines, penalties and business closure.
- Your customers trust you with their card details; any losses can seriously hurt your reputation and could even lose you your business.

“Becoming PCI compliant gives my business a more professional reputation.”

Worldpay from FIS client

WHAT IS PCI COMPLIANCE?

HOW DO YOU GET PCI COMPLIANT?

As our customer, we’ve auto-enrolled into our compliance assistance program: SaferPayments™. You have two available options to achieve PCI compliance using the program:

1. Our guided option
   - Upgrade to SaferPayments™ Plus to have a trained security agent complete the self-assessment questionnaire with you over the phone.

2. Our self-service option
   - Log into our SaferPayments™ portal and self-report your compliance, using the interface to guide you.

PCI standards apply to any business that accepts, transmits or stores cardholder data—no matter how big or small. If you’re unsure whether or not you’re fully compliant, you and your customers may be at risk. Read on to find out how you can become compliant today.

DID YOU KNOW?

Small businesses face 6X MORE security incidents than larger ones.

Data breaches cost small businesses an average of $100,000.

WHAT IS PCI COMPLIANCE?

HOW DO YOU GET PCI COMPLIANT?

CLIENT SUCCESS WITH SAFERPAYMENTS™ PLUS

Sources: 1. orangecyberdefense.com | 2. kaspersky.com | 3. cybersecurityventures.com

©2021 FIS. Worldpay, the logo and any associated brand names are trademarks or registered trademarks of FIS. All other trademarks are the property of their respective owners.

DID YOU KNOW?

“I get the reassurance of knowing that I’m complying with the regulations and more importantly that I’m doing the right things to protect my customers.”

Paul Marsden, Owner of Harry’s Treats Dog Bakery

To chat through your options and check PCI compliance off your to-do list today, contact us.

Learn more: www.worldpay.com/pci

Visit the PCI Security Standards Council’s small business hub for more information.