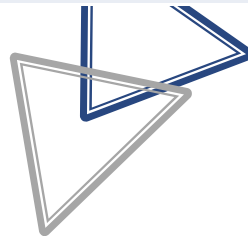




My Visa/MC Sales are Low, Aren't I Exempt?

Merchant Level	Merchant Definition	Requirement
Level 1	More than six million in transactions annually across all channels, including e-commerce	Annual onsite PCI Data Security Assessment and quarterly network scans
Level 2	1,000,000 – 5,999,999 transactions annually	Annual self-assessment and quarterly network scans
Level 3	20,000 – 1,000,000 e-commerce transactions annually	Annual self-assessment and quarterly network scans
Level 4	Less than 20,000 e-commerce transactions annually and all merchants across channel up to 1,000,000 Visa transactions annually	Annual self-assessment and annual network scans





What will a breach cost my business?



		Cost Per Record		
Category	Description	Company A: Low-profile breach in a non-regulated industry	Company B: Low-profile breach in a regulated industry	Company C: High-profile breach in a highly regulated industry
Discovery, notification, & response	Outside legal counsel, mail notification, calls, call center & discounted product offers	\$50	\$50	\$50
Lost employee productivity	Employees diverted from other tasks	\$20	\$25	\$30
Opportunity cost	Customer churn & difficulty in getting new customers	\$20	\$50	\$100
Regulatory fines	FTC, PCI, SOX	\$0	\$25	\$60
Restitution	Civil courts may ask to put this money aside in case breaches are discovered	\$0	\$0	\$30
Additional security & audit requirements	The security and audit requirements levied as a result of a breach	\$0	\$5	\$10
Other liabilities	Credit card replacement costs. Civil penalties if specific fraud can be traced to the breach	\$0	\$0	\$25
Total Cost per record		\$90	\$155	\$305



Example: 100 sales/mo = 1200/yr x \$90 min/card = \$108,000



What is the risk?

- T** Fines up to \$500,000 per incident
- T** Remediation costs estimated and documented at \$90 - \$302 per record
- T** Potential customer lawsuits
- T** Company reputation and brand damage
 - T** Criminal offense in all 50 states for negligence/privacy act.





How do I protect my business?

- 1) Use a POS device considered to currently be PCI/PA-DD/CISP compliant
- 2) Contact your POS software provider to purchase the most recent version of your current system.
- 3) Replace your current POS software with a host based solution such as **TransNational's Payment Gateway**
- 4) Complete the Level 4, PCI Self-assessment
<https://www.pcisecuritystandards.org/saq/index.shtml>

