

PCI-DSS COMPLIANCE BEST PRACTICE GUIDE



60%

Of Small Businesses Experience a Cyber Breach

(HM Government)

71%

Of Hackers Attack Businesses With under 100 Employees

(Stat courtesy of Verizon)



Protecting the network is critical to securing your internal systems, even if a foothold has been established.

(Stat courtesy of Verizon)



A survey of 1,015 small and medium businesses found 60% of those breached closed within six months after the breach.

(NCSA)

Considerations...

These worrying statistics show a shift in the cyber criminal's targets, now going more frequently after Small and Medium Businesses. The statistics also outline that risks and consequences for these SMEs are increasing for Merchants who fall victim to breach.

To maintain compliance, you must complete your Self-Assessment Questionnaire (SAQ) annually. Within the **IP Protect Lite** portal, you'll find a completed copy of the SAQ to help you through the requirements. However, just submitting the SAQ, does not mean you are secure, or compliant.

You also must have quarterly network Vulnerability scans of your IP address. To check for any weaknesses in your network that could be exploited by cyber criminals.

This means you **MUST** protect the network you use to process card data.

IP Protect Lite is an advanced solution to segment your Card Data Environment, instantly reducing your PCI scope.



Blue Scorpion are here to protect your payment network, however there are still steps you can take to stay secure...



www.bluescorpion.co.uk



www.euroit.co.uk

PCI-DSS COMPLIANCE HOW TO STAY SECURE

You can start protecting your business today with these security basics:



Use strong passwords and change default ones

It sounds straightforward but around 80% of data breaches involve guessed or stolen passwords (Verizon). A strong password has 7 or more characters and a combination of upper and lower case, numbers and symbols!



Protect your card data and only store what you need

Different Merchants take payments in different ways: face to face, over the phone or online. However, always think before taking card data, if you record it...you have to store it. This means if you write card data down, you need to have secure locked storage, without unauthorised access. If you don't need it, cross shred any hardcopy card data.



Inspect payment terminals for tampering

Although criminals no longer have to walk into your business to steal card data, card skimming devices and other device tampering methods are still a risk. IP Protect Lite will proactively notify you of any unauthorised devices being connected to your network 24/7, yet you should still check yourself. Simply do a regular walk around and make sure your Card Machines are where they should be and without any unusual additions.



Install patches from your vendors

IP Protect Lite automatically and remotely updates with new security patches, however, there are other vendors you use who may send updates (ePOS provider, operating systems like Windows or iOS). Make sure you always stay current with any security updates.



Use trusted business partners and know how to contact them

Choosing the right organisations to look after your payments is important. Always know exactly which provider handles which part of your transactions and a contact at the organisation. You will always be able to speak with your Blue Scorpion Account Manager about PCI Compliance, just give us a call.



Scan for vulnerabilities

PCI Compliance is on-going. Make sure you are aware of your quarterly network scan results. With IP Protect Lite in place, your card data is secure – but knowing the status of the rest of your network helps your whole business stay secure. Remember to be aware of the General Data Protection Regulations (GDPR), as it's not just card data that you must secure.



Segment your Card Data Environment from your other devices

If your card data is not segmented from the rest of your network, you will never truly be secure.



For the best protection, trust the experts...

Blue Scorpion have over 45 years combined experience. We are a leading network and security company for the card payment industry.