

# PCI COMPLIANCE

## WHAT YOU REALLY NEED TO KNOW

Why PCI compliance should be a top priority for every business



### WHAT IS PCI?

#### Payment Card Industry (PCI)

The PCI Council Data Security Standard (PCI DSS) was created in 2006 by the major payment brands (American Express, JCB Co., Mastercard, and Visa).



You are subject to PCI compliance if:

You accept...

POS



transmit...

DATA IN MOTION



or store cardholder data.

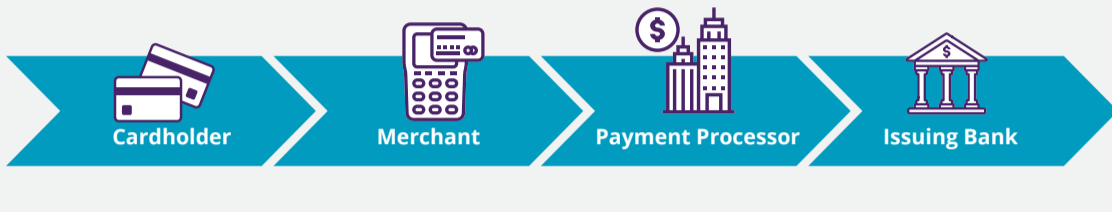
DATA AT REST



Learn more at [pcisecuritystandards.org](https://pcisecuritystandards.org)

### THE GOAL: A SECURE DATA JOURNEY

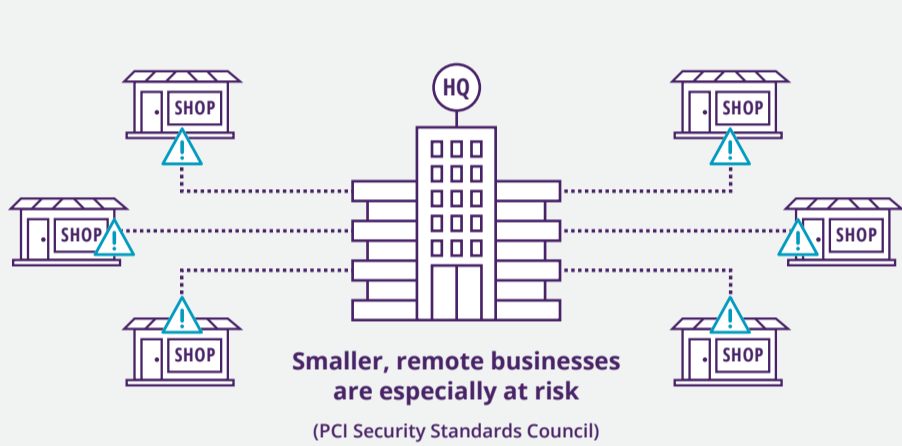
The PCI mandate is designed to secure cardholder data across its entire journey.



### HOWEVER...



### AND #1 RISK POINT = INSECURE REMOTE ACCESS



### NON-COMPLIANCE CREATES RISK...



### ...AND COST

**\$5,000-\$100,000**  
per month

Typical non-compliance fines you could face  
(PCIComplianceGuide.org)

**\$4,000,000**

Average total cost of a data breach  
(Ponemon Institute)

**Typical Data Breach**

~\$242/customer record compromised  
197 days to identify a breach event  
69 days to contain the event  
(IBM Cost of a Data Breach Report 2019)

**\$242,000**

Cost for 1,000-record breach

### 5 WAYS TO PROTECT YOUR BUSINESS

- 1 Perform a vulnerability test to see where you're at risk.
- 2 Segment networks and applications to protect cardholder data.
- 3 Delete unused data to limit the scope of PCI compliance.
- 4 Continuously monitor your security and compliance strategies.
- 5 Consider working with a service provider with PCI expertise.

### GET PCI-COMPLIANT WITH CYBERA



The CyberaONE™ Platform provides a secure, encrypted, and authenticated network for payment card processing, including a full suite of PCI-related services:

- A streamlined SAQ format
- Ongoing vulnerability scans
- Employee training tools
- An online portal for PCI-related activities

Learn more at [cybera.com](https://cybera.com).