



Understanding Cardholder Data Security

PCI Compliance Programme Overview

Introduction to PCI

Data security has become a primary consideration for every business that accepts credit and debit cards for the payment of goods or services. To promote the security of the credit and debit card payment systems, the major card brands established the Payment Card Industry Council (PCI) to oversee its Data Security Standards (DSS).

Merchants of all sizes must ensure that cardholder data is protected from a security breach. A typical breach costs a small business merchant €25,000/£25,000 - €50,000/£50,000, but can run much higher depending on the number of cards compromised. To protect cardholder data and mitigate financial exposure, it is imperative that all merchants validate and demonstrate PCI-DSS compliance.

Elavon's PCI Compliance Programme takes a comprehensive approach to help your business securely manage cardholder data and ensure compliance, while protecting your reputation and your bottom line. Elavon's programme is focused on three key areas:

- **Education** – materials and information to help you understand PCI-DSS compliance
- **Validation** – tools to help you validate and demonstrate compliance and protect your business
- **Financial Protection** – programmes to mitigate your financial exposure should a breach occur

Protection begins the day you start as an Elavon merchant. Please review the materials contained in this brochure and you'll be on your way to establishing a secure processing environment.

NOTE: Compliance validation certification must be renewed annually. Non-compliance may result in additional fees. Refer to your merchant application for terms and associated fees and fines.

Visit our PCI website,
www.elavon.com/pci



PCI Compliance Benefits You

While 92% of cardholder data breaches occur in small business locations, most business owners underestimate the reputational risk and financial impact of a data breach.

The benefits available through Elavon's PCI Compliance Programme are:

1 Protection

Protect your customers' personal data by ensuring that you handle credit and debit card transactions safely and securely.

2 Confidence

Boost customer confidence and trust through a higher level of data security.

3 Data Breach Coverage

Protect your business and reputation from financial losses and remediation costs with financial coverage in the event of a data breach.

4 Trust

Maintain customer trust and safeguard the reputation of your business and brand identity.



Protect Your Business & Your Reputation

Secure Your Business

All merchants are required to comply with PCI-DSS and all payment applications must be certified and validated annually. New merchants have ninety (90) days from merchant application approval to validate compliance. Existing merchants will be notified annually regarding recertification requirements. Non-compliance may result in additional costs and expenses.

To help protect your business, Elavon's PCI Compliance Programme makes learning about PCI and validating compliance simple:

- Visit our PCI website, www.elavon.com/pci for PCI education and tips on protecting cardholder data. You'll find an overview of PCI, a comprehensive list of Frequently Asked Questions (FAQ), and links to industry resources. You can also access our Visa® and MasterCard® accredited Qualified Security Assessor (QSA) and Approved Scanning Vendor (ASV).
- Choose your payments environment online and access a portal to complete the annual Self-Assessment Questionnaire (SAQ), a validation tool that helps you meet compliance requirements.
- Complete the SAQ filing with assistance from our ASV that provides POS/PMS system scanning software and services to validate compliance, produce the required transaction analysis reports, and help you understand the requirements.
- Contact our dedicated Elavon PCI customer support line for answers to your questions and guidance throughout the validation process.

NOTE: If you have already validated PCI Compliance for your business via another PCI Programme other than Elavon's, you must supply proof of validation within ninety (90) days to avoid potential non-compliance fees. In addition, in order to take advantage of discounted annual fees for business with multiple points of sale, you must ensure that your merchant profile details are up-to-date with Elavon.

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Protect Your Bottom Line

Even with PCI validation in place, your business could be exposed to a security breach. In the event of a breach, costs and expenses can quickly add up. These include, but are not limited to: payment network fines and assessments, forensic fees associated with a compliance audit of your business environment, merchant notification mailing costs, and legal fees.

We understand the time and financial commitment you make to stay PCI compliant, and we recognise that your efforts warrant a level of financial protection for your business.

That's why our PCI Compliance Programme goes the extra mile. At Elavon, we extend financial support when you need it most. Depending on your level of PCI Compliance, you can count on Elavon to help your business mitigate those expenses.

- Elavon merchants with PCI validation confirmed through Elavon's PCI Compliance Programme partner may receive financial coverage up to €70,000/ £60,000 per incident.
- Elavon merchants with PCI validation not provided through Elavon's PCI Compliance Programme partner may receive financial coverage up to €35,000/ £30,000 per incident.
- Non-compliant Elavon merchants may receive up to €7,000/ £6,000 per incident.

NOTE: Elavon's programme covers certain payment network fines and the cost of a forensic audit up to your eligible amount of coverage. Other costs (i.e. legal costs, chargebacks, cardholder notification, system upgrades, etc.) may vary by incident and country and are not covered under the programme.

Data Breach

In the event that your business experiences a data breach, Elavon will be contacted by the involved payment networks. We will then contact you, communicate the extent of exposure from the attack and assist you through the necessary steps to protect your business. We'll put you in touch with certified forensic investigators who will conduct a thorough examination of your payment environment to identify the systems and/or processes that resulted in the security breach and recommend additional steps you should take to protect your business and your reputation.

As a part of Elavon's Compliance Programme, certain payment network fines, fees, and assessments associated with each compromise incident will be retained by Elavon and may not be passed on to you, depending on your level of available protection. Elavon will also reimburse you for certain incurred costs of a comprehensive forensic audit performed by a forensic investigator up to your level of available protection.