

Safeguarding Your Business

Think cyber crime won't affect you? A recent survey by McAfee found that many small business owners felt their operations were too small to worry about cyber crime. The results found that of 500 small to medium businesses surveyed, 42 percent dedicate just one hour a week to proactive IT security management. Much to the contrary, the findings indicate one third of small and medium businesses in North America have been the target of cyber crimes repeatedly over the past three years.

The biggest reason behind the misconception? Over half of the businesses believe that because they aren't "high profile", they won't be targeted. Ironically, hackers know that security isn't high up on the priority list for many small businesses, nor do they have the resources to track back compromises, so for a tech-savvy internet criminal your small business is a prime target. While there is no guaranteed, fool-proof, resistant means to protect one from the detriments of a hacker, there are numerous precautions you can take as a business owner to protect yourself.

Whether your business involves a small number of card transactions monthly or high volumes daily, the following four steps provide a general understanding of PCI compliant actions that should always be practiced:

1. Collect only data that is needed for a transaction or order;
2. Store only that customer card data that does not violate the requirements stated very specifically in the PCI standard;
3. Make sure that all customer card data is stored securely;
4. Make sure that card data is securely transmitted from a customer to a merchant via the merchant payment gateway.

As mentioned in this article, there are numerous measures that you should take as a business owner to protect network. To alleviate some of the workload associated with your companies IT security it is a wise decision if partnering with a payment to ensure that they too operating best practices such as PCI Compliance. Maintaining PCI compliant action steps for your organization is not only a best practice to safeguard your clients' personal information; it is also a highly regarded industry standard that dignifies the reputation of business. Electronic Payment Providers and the Express Payment Suite maintain PCI compliance and adhere to the strictest security standards available so that your business can eliminate the need to achieve PCI compliance. By handling all of your security needs, EPP ensures that you can focus on your business and leave payment security to us. For more information, please contact EPP at (877) 377-2677 and speak to a payment advisor or visit our web site at expresspayments.com.