

# PAYMENT SECURITY FOR SMALL BUSINESSES

## Protect your customer and your business with PCI



Small businesses are prime targets for data thieves looking to steal payment card (credit and debit card) information, which can be used to create counterfeit cards and commit other forms of fraud.

Did you know that “password” is still one of the most common passwords used by businesses today? Using a strong password is key in securing access to computers and your point-of-sale environment. Not changing passwords regularly is like leaving the cash register open – and it’s one of the easiest ways for criminals to sneak into your system and access valuable customer payment information.

Talk to your bank and technology providers today to make sure they are following the PCI Data Security Standard (PCI DSS) and that you have the proper security safeguards in place to protect your customers’ payment information and your business. For more information on the PCI DSS and other resources for payment security, visit the PCI Security Standards Council website: [www.pcisecuritystandards.org/smb/index.html](http://www.pcisecuritystandards.org/smb/index.html)



### What is PCI?

The PCI Security Standards Council is a global industry initiative and membership organization, focused on the protection of payment card data. We work with our members to create data security standards—notably the PCI Data Security Standard (PCI DSS)—certification programs, training courses, and best practice guidelines for businesses of all sizes to use in protecting their customers’ payment card information.

### PCI Resources for Small Businesses

- [Quick guide to the PCI Data Security Standard \(PCI DSS\)](#)
- Listing of secure payment software for point-of-sale – [Validated Payment Applications](#) (eg: shopping carts)
- Listing of secure point-of-sale devices – [Approved PIN Transaction Security Devices](#) (eg: card readers)
- Listing of technology partners for proper and secure installation of point-of-sale systems – [Qualified Integrators and Resellers](#)
- [Quick resources & infographics](#)
- [PCI Awareness and PCI Essentials training](#)

To access these resources, go to the PCI SSC website:  
[www.pcisecuritystandards.org](http://www.pcisecuritystandards.org)

*It’s been estimated that 70% of attacks are on small businesses<sup>1</sup>, and that more than 40% of customers who have been victims of fraud stop doing business with the merchant where the fraud occurred<sup>2</sup>. 60% of small businesses breached close within six months<sup>3</sup>.*

1. 2012 Verizon Data Breach Investigations Report  
2. Javelin Strategy and Research, June 2009  
3. Symantec 2013 Internet Security Report

**Interested in learning more?** Visit our small merchant website!  
[www.pcisecuritystandards.org/smb/index.html](http://www.pcisecuritystandards.org/smb/index.html)

