

Here's how to...

# Protect credit card data (and your store and the brand) through PCI Compliance & EMV

The Payment Card Industry (PCI) requires that all credit card information be processed, stored or transmitted in a secure environment. With cyber-crime increasing, merchants are being held accountable every day for credit card data that is compromised during transactions in their stores. All Kahala franchisees are required to accept credit cards. Accordingly, to comply with PCI standards, all Kahala franchisees are required to become PCI compliant.

## Check Your Credit Card Statement

It's possible you're being fined by your credit card processor anywhere from \$25-\$50 each month for not being PCI compliant. Their authority to charge fines and determine overall PCI compliance is outlined in the fine print in the statements they provide you.

<p><b>Why pay attention to PCI Compliance?</b></p>	<p>Even a minor credit data security breach at a single location could potentially result in a <b>loss of business across the entire brand</b>. Merchants who are not PCI compliant are at risk of:</p> <ul style="list-style-type: none"> <li>• Being <b>charged on-going fees</b> by credit card processors</li> <li>• <b>Losing the ability to process credit cards</b> entirely</li> <li>• Being <b>fined as much as \$500,000 per lost data incident</b></li> </ul> <p>Further, a breach or compromise of cardholder data can result in the loss of customers, negative press, lawsuits, significant fines, penalties and damage to the brand.</p>	
<p><b>The ONLY stand-alone PCI compliant solution (currently)</b></p>	<p>...is <b>external dial-up terminals</b> as a method of accepting credit cards. For stores that accept credit cards using this method, specific terminal modules (e.g., VX570) must be used to encrypt data to PCI compliant standards. For these stores, the <b>only additional step</b> required to be considered PCI compliant by the Payment Card Industry is to complete an annual PCI <b>Self-assessment Questionnaire (SAQ)</b>.</p> <p>Dial-up processing is not a recommended solution in most cases because of its impact on speed of service; the time required to process credit transactions dial-up can create significant bottlenecks at the POS.</p>	
<p><b>External High Speed Credit Card Terminals or Terminals Integrated into the POS</b></p>	<p>If you swipe credit cards and transmit the data using <b>external credit cards terminals via HIGH SPEED INTERNET</b> or if your terminal is <b>integrated into the POS</b>, PCI Compliance requires that you do to the following:</p> <ol style="list-style-type: none"> <li>1. Complete annual PCI Self-assessment <b>Questionnaires (SAQ)</b>.</li> <li>2. Set up quarterly <b>scans</b> of your network with your credit card processor.             <ol style="list-style-type: none"> <li>a. If you process credit cards through First Data, go to <a href="http://pcirapidcomply.com">pcirapidcomply.com</a> or call 1-877-201-3617.</li> <li>b. If you process credit cards through a different credit card processor, go to <a href="http://securitymetrics.com">securitymetrics.com</a> or call 1-800-557-4684.</li> </ol> </li> <li>3. Install a PCI-compliant <b>firewall</b> appliance to protect your network. Among other things, the firewall must completely segregate the internet and monitor all activity across the network.</li> </ol>	
<p><b>Firewall Appliance</b></p>	<p>For information about an effective and affordable firewall appliance, contact <a href="http://www.cyber.net/Kahala/">www.cyber.net/Kahala/</a> or call (866) 4CYBERA (866-429-2372), or read more about Cybera at <a href="http://www.poshelpnow.com/Cybera.html">http://www.poshelpnow.com/Cybera.html</a>. Kahala has negotiated an option that features discounted monthly rates, no upfront hardware fees, easy installation and more.</p>	
<p><b>EMV Chip &amp; Pin</b></p>	<p>Check with your credit card processor to find out if you have an EMV-ready terminal. Effective October 1, 2015, in-store credit card fraud liability rests with the party—either the issuing bank or the merchant—that has not adopted chip technology. Contact your credit card processor for more information.</p>	
<p><b>For more information</b></p>	<p>PCI compliance will likely continue to change over time as the Payment Card Industry strives to stay ahead of cyber criminals whose daily mission is to unprotected networks and credit card devices and steal consumer credit card data. For questions about PCI compliance, please contact the Kahala Help Desk at (877) 811-3811 or <a href="http://poshelpnow.com/PCI_Compliance.html">http://poshelpnow.com/PCI_Compliance.html</a>.</p>	