

# SECURITY THREATS FACING MERCHANTS



## THE PROBLEM: DATA COMPROMISE



80% of attacks target **SMALL MERCHANTS**



47% of **DATA BREACHES** are caused by hackers or criminals

71% of compromise victims did not detect the breach themselves



From 2013 to 2014, data breaches increased by 23%



## THE SOLUTION: TOKENIZATION & ENCRYPTION



**CARD DATA ENCRYPTION** and **TOKENIZATION** can remove card data from your system protecting your customer's data and your business from data compromise.

**CARD DATA ENCRYPTION** can mask card data when the card is read, protecting data in transit. **TOKENIZATION** replaces card data with a token, helping to protect data at rest and allowing you to securely offer stored payment services such as recurring payment.

## THE PROBLEM: NON-COMPLIANCE



Though most SMBs have no cybersecurity policies, many think they are secure

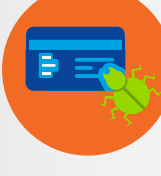
86% satisfied with amount of security

83% agree they are doing enough to protect customer data

77% think their company is safe



**COMPLIANCE FINES** can range from \$5,000 TO \$100,000 per month



95% of credit card breaches that VISA discovers are from its smallest business customers

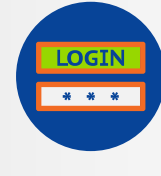
## THE SOLUTION: PCI ASSIST



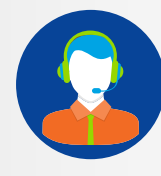
Online PCI compliance tools help you achieve compliance



Monthly network scanning test for over 3,000 operating system and application vulnerabilities



Security policy advisor and templates to assist with creating security policies and procedures



24/7 support from PCI experts to help with SAQ and scans

## THE PROBLEM: FRAUD

The U.S. has seen a **70% INCREASE** in **CARD FRAUD** since 2004

\$20,000 Average company financial loss from **PAYMENTS FRAUD** in 2014



40% of all financial fraud is related to **CREDIT CARDS**

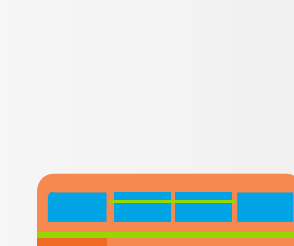
## THE SOLUTION: EMV "CHIP CARDS"



**MERCURY'S EMV TRANSACTIONS** help reduce fraud liability, and maintain customer trust with the **LATEST CARD ACCEPTANCE TECHNOLOGIES**.



The U.K. has seen an **80% DECREASE IN CARD-PRESENT FRAUD** since migrating to EMV



## THE PROBLEM: FINANCIAL IMPACT



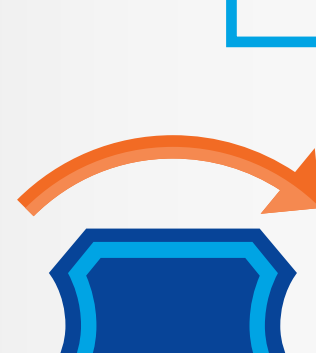
60% of small businesses go out of business within **6 months** after a data breach

69% of consumers are less inclined to do business with a breached organization



88% of consumers think data security is an important factor when choosing a company to do business with

## THE SOLUTION: BREACH ASSIST



Breach Assist provides a layer of **FINANCIAL PROTECTION** to safeguard your business if a breach occurs by providing **UP TO \$100,000** per merchant location and **UP TO \$500,000** for multiple locations, for certain breach related costs.

Additionally Breach Assist provides **UP TO \$15,000** of coverage for **POST-BREACH HARDWARE** and **SOFTWARE UPGRADES**.

## BROUGHT TO YOU BY:



**MERCURY**<sup>®</sup>

MERCURYPAY.COM

Sources:

<http://www.accenture.com/SiteCollectionDocuments/PDF/Accenture-Payments-Transformation-EMV.pdf>

<http://www.statista.com/statistics/419768/forecast-of-credit-card-adoption-to-emv-usa/>

<https://www.staysafeonline.org/business-safe-online/resources/small-business-online-security-infographic>

[https://www.staysafeonline.org/download/datasets/4389/2012\\_ncsa\\_symantec\\_small\\_business\\_study.pdf](https://www.staysafeonline.org/download/datasets/4389/2012_ncsa_symantec_small_business_study.pdf)

<https://www.staysafeonline.org/business-safe-online/resources/3-reasons-hackers-love-your-small-business-infographic>

[https://www.pcisecuritystandards.org/smb/why\\_secure.html](https://www.pcisecuritystandards.org/smb/why_secure.html)

[https://www.bersource.com/resources/collateral/Resource\\_Center/whitepapers\\_and\\_reports/Reduce\\_PCI\\_Scope\\_Tokenization.pdf](https://www.bersource.com/resources/collateral/Resource_Center/whitepapers_and_reports/Reduce_PCI_Scope_Tokenization.pdf)

<http://www.creditcards.com/credit-card-news/emv-faq-chip-cards-answers-1264.php>

[https://www.cartisur.com/sites/default/files/docs/20140411\\_ISTR\\_v19\\_en\\_us.pdf](https://www.cartisur.com/sites/default/files/docs/20140411_ISTR_v19_en_us.pdf)

<http://www.paymentsleader.com/will-retailers-be-ready-for-emv-by-oct-2015/>

United States Federal Trade Commission, Consumer Sentinel Network, U.S. Department of Justice

[https://www4.symantec.com/mktginfo/whitepaper/ISTR/21347932\\_GA-internet-sec](https://www4.symantec.com/mktginfo/whitepaper/ISTR/21347932_GA-internet-sec)

<http://www.experian.com/assets/databreach/brochures/2014-ponemon-2nd-annual-preparedness.pdf>

<https://www.symantec.com/content/en/us/about/presskits/b-state-of-privacy-report-2015.pdf>

2015 Cost Of Data Breach Study: Global Analysis. 1st ed. North Travers City: IBM, 2015. Print