What type of equipment dealer are you?

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PCI Compliance: A Must for Every Successful Merchant

PCI compliance is a complex topic that often draws a serious lack of attention. As a reputable merchant, you must protect your customers' cardholder data. PCI DSS (Payment Card Industry Data Security Standard) is a technical safeguard put in place by the PCI Security Standards Council that all credit card payment processing service providers and merchants are required to meet.

> ❝ *PCI applies to ALL organizations or merchants, regardless of size or number of transactions, that accepts, transmits or stores any cardholder data. Said another way, if any customer of that organization ever pays the merchant directly using a credit card or debit card, PCI DSS requirements apply.* ❞

Non-compliance with PCI is a risky choice with serious repercussions. Costly and public data security breaches can carry hefty fines, a loss of privileges, potential lawsuits, cancelled accounts, and damage to your business reputation. The cost of ensuring these steps are in place easily outweighs the negatives.

With recent news of major database breaches, consumers are on high alert and concerned about where they use credit cards. Using a PCI-compliant, secure, credit card processing provider is the main step in ensuring the protection of your customers' data. You can tell if a provider is PCI compliant by looking for security seals of certification on their website. Displaying this seal at your dealership provides your customers with peace of mind and confidence that their data is secure.

As a merchant, you can further improve security by using a password-protected dealership management system and limiting access to your POS screens, and limiting or restricting access to routers and wireless networks.

Following these critical steps will help you to avoid credit card fraud at your business:

- Building and maintaining a secure network
- Protecting cardholder data
- Maintaining a vulnerability management program
- Implementing strong access control measures
- Regularly monitoring and testing networks
- Maintaining an information security policy

Ensuring your business is PCI compliant is a win-win situation for everyone. You worked hard to build your business. Now secure that success!

More resources:

- PCI FAQ's

- ChargeItPro Credit Card Processing

PCI DSS COMPLIANT

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