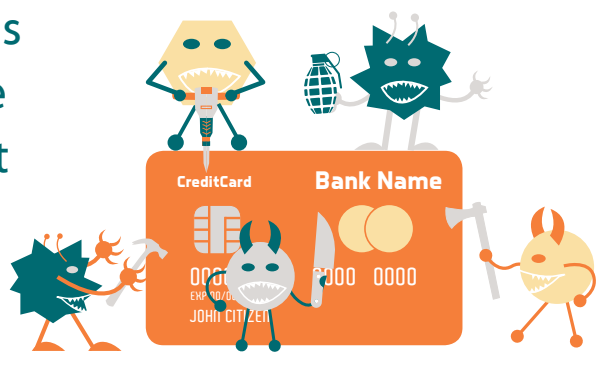
Protecting Your Customer's Payment Card Data from Malware

Recent headlines announcing organizations falling victim to payment card breaches are alarming for business owners. The Payment Card Industry Security Standards Council (PCI SSC) shares steps to take to ensure your organization has the proper security controls in place to prevent a breach caused by malware.



Hackers often target low hanging fruit:

- Weak or default passwords
- Outdated anti-virus software
- Unencrypted data
- Access via 3rd party vendors with weak security controls

What businesses are at risk?

- SMBs to Fortune 100 companies: hackers don't discriminate
- No organization is immune from attack

What information is at risk?

Names, mailing addresses, credit/debit card numbers, expiry dates, phone numbers and e-mail addresses.

Once a hacker finds a vulnerability, malware is installed and can travel to networked systems

Electronic cash registers and similar point-of-sale systems are targets

Malware can disguise itself using well-known and trusted names

Once malware is installed, criminals can do any one of the following:

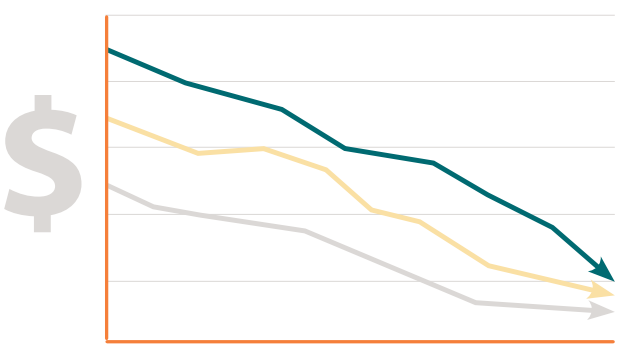
- Sell the information on a black market

- Use the information for online purchases

- Create clone cards for use in brick and mortar stores

Effect on businesses:

- Loss of consumer confidence
- Damage to brand image
- Loss of sales



Effect on customers:

- Fraudulent charges
- Inconvenience
- Damage to credit score

Organizations need to develop a layered approach to security.

Vigilance is critical. Businesses must shift their perception of security from:

A MOMENT IN TIME SNAPSHOT **TO** BUSINESS AS USUAL

Here's what you can do right now:

- ☑ Use the latest anti-virus software and keep patches up to date
- ☑ Review system logs manually or use an automatic tool to check for suspicious activity
- ☑ Update all default and staff passwords with secure passwords
- ☑ Consider implementing a:
  - PCI-approved point-of-interaction (POI) device with SRED functionality
  - PCI-approved point-to-point encryption (P2PE) solution
- ☑ Confirm that all third party vendors are properly implementing and maintaining security controls outlined in the PCI Data Security Standard (PCI DSS)

Don't Delay, Take Action Against Malware Today!

www.pcisecuritystandards.org | @PCISSC

PCI Security Standards Council®