# Stay Smart on Protecting Against Card Fraud!

Trying to understand what you can do to keep your customers' card data safe and protect against fraud? Unsure of where to begin?


**Take a look at these ten simple steps to help you get started in your security efforts:**

## 1 Educate

Employees should be trained annually on both online and physical security threats as well as on the best practices for protecting cardholder data.

Just a reminder, you can also check with your Acquiring Bank or payment service provider to see what training or education they provide.

## 2 Update

Keep your employee manuals up-to-date with information on the proper handling of sensitive information, including cardholder data.


## 3 Screen

Pre-employment screening is a basic and essential practice for any business owner, especially for those employees that have access to sensitive customer or financial data.

## 4 Protect

Make sure your business has a firewall, anti-virus, malware and spyware detection software. And don't forget to regularly update the software.


## 5 Be Aware

Pay attention to fraud prevention alerts from your virus and malware services, make sure you install updates as soon as they become available.

## 6 Control


Tightly control downloads, software installations, the use of thumb drives and public Wi-Fi connections on computers used for payment card processing.

## 7 Separate

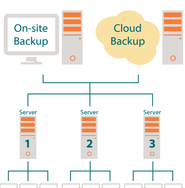
Designate a separate computer for processing of all your online financial transactions. Try to keep this computer separate from social media sites, email and general internet browsing which can present chances for the computer to be susceptible to vulnerabilities.


## 8 Change

Change your passwords regularly, and especially after you have outside contractors do hardware, software or Point of Sale System installations or upgrades.

Make sure that you use complex passwords to make them more difficult to guess (include upper case letters, numbers and special characters).


## 9 Back Up




Make sure you regularly back up your computers and the key data you want to protect, whether it's to a local machine or an offsite facility, so your business can be up and running again quickly in the unfortunate event of an unauthorized attack.

## 10 Learn

Check out the **PCI Security Standards Council Website** for more information on the Data Security Standards, education and training resources available to your organization.


Stay smart and safe by following these important security best practices. For more information on PCI Standards, visit **www.pcisecuritystandards.org**

PCI Security Standards Council