



Fast, easy PCI compliance

Am I really at risk for a breach?

Yes, and size isn't a factor. In fact, 58 percent of breach victims in 2017 were categorized as small businesses.¹ US businesses may be more vulnerable— 43 percent of breaches occurred in the US in 2017, compared to 23 percent in Europe, the Middle East, and Africa.²

I'm a small merchant in the middle of nowhere. Am I really at risk?

Merchant location is a non-factor with most data breaches. Small businesses are actually a much bigger target because they offer more payment information than an individual consumer, but tend to have less security than a larger enterprise. A complacent attitude and a lack of investment into cybersecurity make small businesses easier to attack— and hackers know this.

Isn't OmniShield Assure expensive?

If your business experiences a data breach, you are subject to fines from the payment card associations, legal fees, card replacement fees, and more. The costs can easily skyrocket to hundreds of thousands of dollars and lead to lost business and even closure. All of this pales in comparison to the cost of OmniShield Assure and the peace of mind it offers.

What if my dealer said I'm compliant?

Don't just take your dealer's word for it. Using a validated payment application is just one facet of PCI compliance, which is complex, ongoing, and required of any merchant that accepts payment cards. OmniShield Assure offers tools to help merchants achieve and maintain compliance to help protect sensitive cardholder data and help prevent payment card fraud.

What is included in OmniShield Assure?

OmniShield Assure includes tools to guide a merchant through SAQ and ASV scans (two of the requirements for PCI compliance), as well as \$100,000 in Breach Assistance. It also enables EMV chip card acceptance, and provides encryption and tokenization for more secure transactions.

The OmniShield Assure Breach Only offering includes only the \$100,000 in Breach Assistance.



¹2018 Data Breach Investigations Report, Verizon, https://enterprise.verizon.com/resources/reports/DBIR_2018_Report.pdf

²2018 Trustwave Global Security Report, Trustwave, https://www2.trustwave.com/rs/815-RFM-693/images/Trustwave_2018-GSR_20180329_Interactive.pdf

Other merchants tell me that PCI is complicated. Is that true?

Yes, PCI is complicated. OmniShield Assure helps simplify the process by using Trustwave's TrustKeeper PCI Manager online portal to guide merchants through all the required steps.

What are the consequences of not being PCI compliant?

PCI compliance is mandatory for all merchants that accept payment cards, and non-compliance can be devastating. For example, a merchant that experiences a data breach due to the lack of PCI compliance may have to pay thousands of dollars in fines and remediation and also suffer from a ruined reputation.

How does a breach happen?

Every day, hackers scan the internet for vulnerabilities that will reveal sensitive information to sell on the black market. These cyberthieves use malware and other methods to infiltrate POS systems and capture cardholder data at any vulnerable point during the credit card transaction.

I already have Breach Assistance – why should I pay more for the complete OmniShield Assure offering?

While the Breach Assistance offering alone is valuable, signing up for the complete OmniShield Assure package offers so much more protection and security. That's because OmniShield Assure addresses the four major security threats facing businesses today: data compromise, fraud, PCI non-compliance, and financial impact of a breach. By bundling together encryption, EMV enablement, PCI Assist, and Breach Assist, OmniShield Assure offers a comprehensive package to help merchants protect their businesses and their customers.

Help protect your business and your customers with OmniShield Assure.

For more information, contact us:

ICS@worldpay.com

800.846.4472

