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PCI Compliance



Want to improve employee productivity and cut IT (information technology) costs?



## PCI Compliance

How is your PCI Scorecard?

- ✓ Install and manage an internet firewall to protect your digital data
- ✓ Do not use vendor-supplied defaults for system passwords and other security parameters
- ✓ Protect stored data
- ✓ Encrypt transmission of cardholder data and sensitive information across public networks
- ✓ Use and regularly update anti-virus software
- ✓ Develop and maintain secure systems and applications
- ✓ Restrict access to data by business need-to-know
- ✓ Assign a unique ID to each person with computer access
- ✓ Restrict physical access to cardholder data
- ✓ Track and monitor all access to network resources and cardholder data
- ✓ Regularly test security systems and processes
- ✓ Maintain a policy that addresses information security



Sick of SPAM or viruses?  
do you feel secure using the internet?

Is your customer's personal information safe?



Don't waste anymore time worrying about information security or IT problems. Stone will help!

## Stone Security Provides

### Total Internet Security

- Internet Service Provider (ISP)
- Content filtering and protection against viruses, SPAM and spyware

### Total Support

- IT troubleshooting support
- Account management
- Customer service
- Security management packages
- Sonicwall, Microsoft, Cisco and ScanAlert partnerships
- Best equipment at the best prices

### Total PCI Compliance

- Monitor & manage firewall
- Active logging of critical information & transactions
- Vulnerability assessments
- Penetration tests
- Network scans
- Quarterly and annual audits
- PCI questionnaire assistance

# What is PCI Compliance?

Can your business afford to lose the ability to process credit cards and remain competitive? Credit card processing companies are now required to ask if your business is PCI compliant when signing a new processing contract. If you answer "No," then they can not enter into a contract with you!

PCI Standards must be met by all businesses that take credit/debit or paycards from the top four major card industry providers: American Express, Discover, MasterCard and Visa. PCI Compliance Standards are not laws they are contractual obligations with the credit card companies. Credit card companies may enforce the terms of their contracts by imposing fines and/or sanctions against those merchants who do not comply.

- 2004 -- Payment Card Industry (PCI) Security Standards established
- 2005 -- PCI standards took effect
- 2006 -- PCI Security Standards Council established
- 2007 -- Fines will begin for those merchants that are not compliant.

The PCI Security Council has notified the industry that failure to comply with PCI standards may result in heavy fines, restrictions or permanent expulsion from card acceptance programs.

Each merchant validates PCI compliance by submitting a passing PCI scan and the Annual Self-Assessment Questionnaire to their respective bank. The bank then reports back to the credit card processor that the merchant is PCI compliant.

## WHY PCI COMPLIANCE IS IMPORTANT TO CONSUMERS

PCI compliance is critical in terms of protecting consumers from identity theft. In 2003, approximately 7 million people became victims of identity theft. The incidence of identity theft increased 20% between 2001-2002 and 80% between 2002-2003. Victims now spend an average of 600 man hours recovering from this crime. This process can go on for years! Consumers are becoming increasingly wary of shopping at any business that is not PCI compliant or ordering anything from a site that does not have the proper security measures.

## **CRIMINALS ARE TIGHTENING THE NOOSE FOR MERCHANTS**

Criminals of the world are stealing at a record rate. Business owners need to change their mindset about PCI compliance if they want to remain in business. Why? Because now there are serious financial consequences should they decide to continue ignoring PCI compliance. Fines have not yet been levied against a large number of merchants but the number is increasing rapidly. Substantial fines have already been levied against those who process transactions on behalf of merchants.

It is hard for smaller merchants to invest in anything that costs them money and doesn't generate increased revenue. These smaller merchants have been safe for now because the credit card payment industry is working its way down from the largest to the smallest but make no mistake—substantial fines are coming for those merchants who are not PCI compliant and yearly report to their financial institutions that they are compliant. PCI compliance is not going away! Taking a lax attitude because the regulators have not fined your business (yet!) is only tempting fate. This "generosity" on their part will be short-lived, so don't wait.

In a recent survey, less than 10% of the merchants that responded felt like they understood the new PCI environment. Less than 5% were in compliance. If you fall into either of these groups, you need help and you need it now. Pick a PCI vendor that can help you navigate safely through the PCI maze. Pick a certified vendor with excellent customer service, a good reputation and one that is financially sound. STONE SECURITY meets all these requirements with the highest degree of integrity and professionalism. By partnering with Stone your business can become more productive (saving you money) and completely compliant. Together we can make it a "win-win" for your bottom line.

Schedule a meeting with one of our professional representatives and bring your business into total PCI compliance. STONE SECURITY will validate your compliance to all PCI standards with a minimum of cost or confusion to you or your business.



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