

Compliance Brief: PCI DSS

EfficiencyNOW! ControlNOW! MoneyNOW! ECMNOW!



Applicability

When a data theft occurs in the retail industry, it can damage the establishment's reputation for decades. In 2004, five major credit card companies formed a set of mandatory requirements for all merchants and credit card payment processors. Known as the Payment Card Industry Data Security Standard (PCI DSS), it helps protect credit card account information and prevent credit card fraud. Businesses in the trillion-dollar retail industry must comply with PCI DSS or risk the consequences of a security breach.

Retail Industry Impact

While there have been many updates and amendments since its initial release, PCI DSS is comprised of 12 general requirements designed to secure credit card data. Noncompliance can result in recurring audits, heavy fines and legal controversies. PCI DSS requirements force merchants to redefine their practices, but in turn allow you to:

- Improve customer service by managing information **efficiently**.
- **Control** credit card information and offer the highest level of security.
- Avoid security breach and penalties to save **money**.



A recent PCI DSS compliance study reveals that 71 percent of respondents do not believe their organization views data security as a strategic initiative, and 55% do not believe their CEO has strong support for PCI DSS compliance efforts. More than half do not believe their organization is proactive in managing privacy and data protection risks.

*~PCI DSS Compliance Study
Ponemon Institute, LLC*

ECMNOW! Enables PCI DSS Compliance

It isn't a question of whether you need technology; it's a matter of which system offers you the best return on investment and helps you comply with PCI DSS. Enterprise Content Management (ECM) addresses challenges unique to the retail industry. Digitech Systems' **ECMNOW!** not only enables PCI DSS compliance, but contributes to improved **efficiency**, increased **control** and **money** savings.

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Improve Customer Service and Efficiency

PCI DSS is designed to protect customer cardholder data. When customers know their information is safe, they are inclined to purchase from that company, which in turn strengthens the business' reputation. Establishing a secure and **efficient** system through *ECMNOW!* benefits both you and your customers by ensuring regulatory compliance while improving customer service.

- Instantly retrieve any data to answer questions quickly for customers and auditors.
- Redact information to restrict viewing or disclosure, but maintain accessibility of non-sensitive information.

Control Information Security for Compliance

Key elements of PCI DSS compliance include data encryption, hidden account numbers and secure information transmission and storage. *ECMNOW!* can enable you to **control** information disclosures, credit card security and system accessibility to prevent stolen data.

- Encrypt data during transmission and when stored to always protect information.
- Verify security rights each time an access request is made to safeguard against unauthorized disclosures.

Efficiency NOW

Control NOW

Money NOW

ECMNOW™
BY DIGITECH SYSTEMS, INC

Avoid Noncompliance Fees to Save Money

Consequences for PCI DSS noncompliance can include staggering fines from credit card companies and loss of the ability to process any credit card payments. An ECM system helps protect you from incurring these costs and allows you to save **money** through operational **efficiencies**.

- Create a log for every operation performed by a user, and track user activities for enhanced auditing
- As a cloud service, ImageSilo® frees retailers from the cost and complexity of updating software and hardware, since the system is maintained by Digitech Systems.