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PAYMENTS INSIDER

Delivering the inside story in payments news

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Dear Valued Merchant:

It's been a year since TJX Companies, Inc. suffered a massive computer breach that compromised the identities of millions of credit and debit cardholders. Just recently, the company agreed to pay up to \$40.9 million to eligible U.S. Visa issuers — the resultant amount after Visa rescinded a portion of the fines it imposed. And, that's not the end of it. TJX still faces other fines and lawsuits.

Information breaches are hardly a concern just for large companies. Yet, many small business owners don't understand the damage information security incidents can cause — and they don't properly protect themselves and their customers. Make no mistake: safeguarding information should be one of your top priorities.

That's why we are devoting this issue of *Payments Insider* to compliance with data security standards.

If you have any questions about the security of your payment transactions, please call your relationship manager, servicing manager or our Heartland servicing team at 888.963.3600. You can also reach us at Heartland@e-hps.com.

Best regards,

P. Gayle Hoskinson
Interchange and Compliance Manager

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NEWS ALERT: Don't Let Your Customers Get Ripped Off

Payment Card Industry Data Security Standards — PCI DSS — protect you and your customers from fraud. However, not all point-of-sale systems comply with these standards. When you're processing transactions and capturing data using non-compliant equipment, you may...

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What Is PCI DSS?

Payment Card Industry Data Security Standards — PCI DSS — were agreed upon by the PCI Security Standards Council, an organization founded by American Express®, Discover Financial Services®, JCB...

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Six Core Principles

Data Security Standards are no longer a worry for only large companies. Merchants of every size must uphold and comply with the PCI DSS. In some cases, merchants can be fined for noncompliance, even without evidence their systems...

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Adopt Best-in-Class Processes

Making sure your equipment complies with Data Security Standards is essential. Just as important, make sure everyone in your company knows how diligent he or she must be to protect your customers. Make sure every employee follows these four processes...

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Visa Announces Five New Mandates

As Visa continues to align its Payment Application Best Practices (PABP) approach with the Payment Card Industry Data Security Standards, it has announced five new mandates for its merchants and processors to meet by 2010. The new mandates were announced last November...

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