

Payment Security Matters



Merchant Risks

INCREASING MERCHANT RISK



DATA COMPROMISE
keep your customers' card data away from hackers



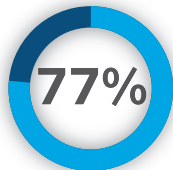
of attacks target small merchants¹



of compromised victims did not detect the breach themselves²



PCI NON-COMPLIANCE
implement security best practices to protect your payment networks



of SMB merchants believe they're safe even though most do not have cybersecurity policies³



of credit card breaches that Visa discovers are SMB merchants⁴



CARD-PRESENT FRAUD
combat card-present fraud as fraud liability shifts to merchants in October 2015



70%
Fraud increase without EMV since 2004 in U.S.⁵



80%
Fraud decrease with EMV since 2004 in UK⁵

Mercury[®] Solutions



TOKENIZATION & ENCRYPTION
Can remove cardholder data from your network. Card data encryption protects data in transit and tokenization protects data at rest.



MERCHANT SECUREASSIST
PCI compliance assistance helps merchants achieve and maintain compliance, reducing the risk of a data breach.



EMV "Chip Cards"
EMV is a fraud-reducing technology that can help protect your business and your customers from chargeback costs if a criminal uses a counterfeit, lost or stolen payment card at your point of sale.



BREACH ASSIST
When all else fails, breach assistance provides financial help to cover the fines, fees, and penalties associated with a breach.

upto \$100,000
Per merchant to help with the costs of a breach

upto \$15,000
Per merchant to help with equipment upgrades



FINANCIAL LOSS CAN RESULT FROM ALL OF THESE RISKS

69%
of consumers are hesitant to do business with a breached organization⁶

60%
of small businesses close within 6 months after a data breach⁷