



# The TRUTH about PCI Compliance

Learn the facts at:  
[www.pcisecuritystandards.org/merchants](http://www.pcisecuritystandards.org/merchants)

## What companies are telling customers:



“Our system encrypts at the read head– we have no need for PCI.”



“Our merchant processor is PCI validated, so we don’t have to be.”



“Our company got PCI DSS validated in 2011– you are safe in our hands!”

## What they really meant to say was:



Merchants are responsible for protecting card holder data at the point of sale, and as it flows into the payment system. Compliance with the PCI standard includes protecting, but not limited to, card data storage, store networks and transmission.



If card holder data is stolen – and it’s your fault – you could incur penalties, fines, even termination of the right to accept payment cards!



PCI DSS compliance is an ongoing process, not a one-time event.

## What is the fallout from a data breach?

As a merchant, you face the potential of many negative forces from a breach of card holder data:



Fines and penalties



Termination of ability to accept payment cards



Loss in consumer confidence



Legal costs, settlements and judgments



Fraud losses



Going out of business

## “Never thought this could happen to me”



We found out the hacking had been going on for about a month. Of course we immediately shut down our existing credit card system, but it was too late. Over the next several months, we learned just how much this breach had affected our business, our local communities, and our personal lives.

It not only affected our pocket books in a catastrophic way, but even more traumatic was the emotional nightmare of facing down a community that no longer trusted you. In a small town of 5000, everyone knows your name and everyone knew that our wash was ground zero for their credit card troubles. It was a shock to me and my customers.

I never thought that this could happen to me. Who would attack a car wash, in a small town in the heart of the USA? Why? Everyone point blank blamed our wash... blamed us. The story was featured on the local TV stations and the newspaper followed up with an article and pictures. The entire town was abuzz with the news about 'a local car wash' and all the account information that was stolen. It didn't help that some of the accounts compromised were prominent figures that lived in the area. For months, there was a boycott of my wash. We are the only touchless car wash for miles, but that didn't prevent folks from driving 20-30 miles east or west.

A month and a half after the break in, I was at a local meeting. I learned from one of our local bankers that his bank had taken losses because of the incident. Two months later, another banker said 4 more banks, including his had seen the same problem. We will probably never know the total dollar amount this breach has cost, but we have constant reminders of who it has affected.

We called in an expert to help us become safe and PCI compliant, he said the only way to move forward was to find a whole new system. Our system was only three and a half years old, and was only slightly less expensive than a system from WashCard, but in the end, cost us so much more. This time around, price could not and would not be the deciding factor. We needed a system that would answer our number one question and concern, “Safe— is it safe? Is it PCI compliant, and will it continue to be compliant?”

I found Monte Post, a distributor located in Iowa who led me to WashCard Systems. After asking many questions, I felt I could trust WashCard. I felt relieved when they offered a solution that would finally fix my problems, and give my wife and I the peace of mind to get back to a normal life.

Rebuilding trust with customers is a long process. Even a year later, I have customers coming back to me and telling me that, 'X' transaction finally settled with their credit card company. Since then, we put in place many changes and precautions, including how money is being handled. Customers have turned to using the loyalty cards more frequently now to avoid using their credit cards in the new system...but there is still some fear. Things are slowly returning to normal, and we're feeling safe and confident with our new WashCard system. It's not only for us, but for our loyal customers. We never want to go through that again.



[www.washcard.com](http://www.washcard.com)