

## HOW TO AVOID PCI NON-COMPLIANCE FEES

If your office accepts credit card payments, you should have received information from your merchant provider regarding the recent updates to PCI-DSS (Payment Card Industry Data Security Standard) compliance requirements. **When you accept credit card payments, you also accept the responsibility of protecting cardholder information.** As of July 1, 2010, any firm accepting credit cards was required to comply with the PCI security standards.\*

In addition to the requirements, if you have not become compliant, most major processors have implemented non-compliance fees. It may be helpful to review a recent merchant statement for those charges which typically range from \$15-\$25 per month. To avoid non-compliance fees, you will need to take steps to become PCI-Compliant.

You may have received calls regarding non-compliance fees or enticements to switch to other processors; however, use caution as these calls may just be ambush marketing techniques. Please check with **your** acquiring bank for specific deadlines and fees.

### What is PCI?

In 2006, the major credit card brands (Visa, Mastercard, Discover, American Express and JCB) formed a security council. The goal of the Security Council was to ensure the safe handling of cardholder data at all times and reduce credit card fraud by developing a standardized set of regulations for the entire credit card processing industry. The resulting Payment Card Industry Data Security Standard, Payment Application Data Security Standard, and the PIN Transaction Security Standard work together to achieve that goal.

Payment Card Industry Data Security Standards are focused on protecting credit card information at the merchant level by implementing basic procedures to protect card holder data. The new regulations will make protecting sensitive card information a priority, thus reducing identity theft and credit card fraud.

Regardless of how many transactions you accept or process, PCI is an important step in protecting the security of merchant account. To ensure credit card transactions are secure through every step of the payment process, all parties in the payment industry are now required to be PCI Compliant.

### You still need to do your part!

PCI Compliance is composed of two areas, how credit cards are processed through our systems and how you handle credit card information within the walls of your office.

The security of your office is paramount for compliance. For example, do you store paper copies of credit card data in a secure way? Do you use a payment gateway or a terminal to process credit cards? These are practical security points addressed by the PCI-DSS and apply to any business that processes, stores, or transmits credit card data ([www.pcisecuritystandards.org](http://www.pcisecuritystandards.org)). Until recently, most of the focus has been on major retailers that process in excess of 6 million Visa transactions per year. All merchants,

regardless of credit card processing volume, must now comply with the regulations. Failure to meet requirements can result in security breaches, costly fines, and forensic audits.

### **Credit Card Compliance for Attorneys**

To help you through the PCI Compliance process, AffiniPay created a compliance program with all the tools you will need to meet that deadline. We understand the unique needs of businesses and wanted to make the compliance process as easy and painless for you as possible. Our program not only includes the Self Assessment Questionnaire, but also features unlimited support from PCI experts and a Security Policy Builder. You can get more information about the program or get started today by visiting [www.pcicentral.com](http://www.pcicentral.com). For specific compliance questions, you may also contact Amy Airhart by emailing [info@pcicentral.com](mailto:info@pcicentral.com) or by calling 866-376-0947.

### **About AffiniPay/ LawPay**

The LawPay Merchant Account, credit card processing for attorneys, is a custom payment solution designed by AffiniPay. The LawPay Merchant Account complies with ABA and state requirements for managing client funds.

As a member benefit of The State Bar of Wisconsin, law firms save up to 20–25% off standard credit card fees. If you are currently accepting credit cards, we encourage you to compare your current processor with the LawPay Merchant Account.

*\*Check with your merchant bank for deadlines and fees*