

NACS EZ PCI simplifies compliance for less cost

A common myth concerning PCI compliance is that it is a difficult process to set up. With 12 requirement areas, it can be a daunting task just to make sense of the comprehensive guidelines. Fortunately, NACS has developed NACS EZ PCI, a program for level-four operators and small merchants.

"We thought it would be cool to borrow from TurboTax the ability to automate the self-assessment questionnaire (SAQ) and walk people through with a simple interview process," said Gray Taylor, payments consultant to NACS. "It would be even cooler if we could standardize some of the jargon and the explanations, whether they are filling out SAQs for one brand or another."

The NACS EZ PCI program finds holes in retailers' security and gives them an action plan to make improvements. If the store burns down or its security is breached, retailers' date-stamped documents are stored in an online database.

"More importantly, the program provides \$50,000 worth of breach insurance, which beats the \$300-per-card charge, the cost of the forensics and watching people's credit

histories," he said. "All those remedies can easily bankrupt a retailer."

Taylor said the program was developed in conjunction with many of the major oil companies in the industry. NACS chose Coalfire Systems as the vendor because the company had an existing program, and it can be easily customized for NACS members.

"One of the other things we're trying to do is to consolidate our small retailers to achieve scale and buying power, and get them a good deal," he said. "Retailers could have obtained a program like this on their own for about \$400 per year, but we've gotten it down to \$119 per year."

For \$30 more a year, retailers can upgrade to NACS EZ PCI Plus, which provides a quarterly report scan that shows retailers where their security is vulnerable.

"It doesn't matter where your store is," Taylor said. "If you've got a connection to the Internet, then you've got a back door open. Through report scanning, we make sure your back door is closed and locked."

The first release of NACS EZ PCI will be available on Dec. 1. To find out more about the program, visit the NACS Center.

Wednesday panel discusses PCI compliance and data security

PCI compliance and data security was the hot topic at the "Path to Enlightenment" panel discussion Wednesday. Speakers addressed the difference between the two, and how retailers can achieve both.

"PCI compliance really represents the minimum standard," said Jim Huguélet, a data security consultant for W. Capra. "There are certain best practices in place that will enhance the security of your data. The real question is, 'Does PCI ensure that your data is secure?' and I think the answer is 'no.'"

Rick Dakin, president and senior security strategist for Coalfire, said that NACS has been very clear to the credit card associations that it wants the data to be inherently more secure. The No. 1 focus of a NACS advocacy group dealing

with credit card issues is to get some level of safe harbor for retailers if they are PCI compliant but have problems, said Gray Taylor, payments consultant to NACS. Retailers can protect data now, however.

"There are implementation guides for your system," said Dakin. "The paperwork for your system that you throw away as soon as you open your box offers a step-by-step process of things that you can actually do now."

The NACS-developed NACS EZ PCI is another option for single operators who would like to tighten up on data security.

"I encourage you to take a step back before you make an investment, and think about how that fits into your overall business strategy," said Pat Raycroft, a consultant at W. Capra. "If you just buy point-of-solutions, that's exactly what you're going to end up with. This is not just solving one problem — it has to fit into your overall plan."

The panel also consisted of moderator Lisa Stewart, president of Impact 21 Group LLC, and Scott Wood, director of standards at Petroleum Convenience Alliance for Technology Standards (PCATS).



After the panel discussion, attendees interacted with panel members.