



PCI Compliance: “The Digital Dozen” Requirement 7 Restrict access to cardholder data by business need-to-know

The next 3 PCI requirements deal with implementing strong access control procedures. These requirements remind us that data security isn't only about installing the proper hardware and software because a data breach does not have to be high-tech crime. Sometimes data theft can come from within and therefore employee procedures are absolutely critical.

Requirement 7 ensures that critical data can only be accessed by authorized personnel and mandates that merchants limit access to cardholder data to only those individuals whose job requires such access. Network systems with multiple users must restrict access based on a user's need-to-know and should be set to “deny all” unless specifically allowed.

Avoiding the Costs of Data Breaches

The cost of a data breach and resulting identity thefts can be astronomical – both in financial terms and in loss of reputation among your customers and community. Smart merchants are fighting identity theft by nailing down the basics such as background checks, security cameras, shredding procedures and rigorous employee training.

Your merchant agreement requires PCI compliance. Please visit <http://www.echo-inc.com/pci/> to download your own copy of the PCI Digital Security Standards, and to find PCI vendors that can assist with compliance. We also invite you to call our corporate security department at 1-800-262-3246, ext. 7.



ProStores Functionality and Features

We continue this month looking at sample capabilities of the ProStores eCommerce shopping cart system managed by our partner Serrahost. ProStores is a world-class solution for selling products online and comes in four distinctive package levels: the Starter, Standard, Professional and Professional Plus.

Order Management

As a business grows, the need to manage online orders can increase in complexity. ProStores offers expanding functionality as requirements demand. For example, the Starter package enables merchants to access orders by invoice or tracking number and manages pending orders by status such as sorting by missing billing info, awaiting authorization, or those ready for shipping.

The Standard level adds a desktop icon to alert you as customers enter your online store and when new orders are placed. With the Professional level, merchants can add invoices generated outside of the online store, offer services and other non-tangible goods, and input mail and phone orders. Merchants who additionally require their store to automatically notify suppliers of orders by e-mail, EDI or fax, will find the Professional Plus package level equal to the task.

Check with our partner Serrahost for the next ProStores Training Webinar.

<http://www.serrahost.com/webinar.php>

NEXT MONTH: Information on ECHO's future move to a brand new, modern facility in Woodland Hills, CA.



July 16 July 16 System Maintenance Schedule July 16 July 16

System maintenance is performed on the third Wednesday of every month. This will be between 1:30 a.m. and 5:30 a.m. Pacific Standard Time (PST). If you require additional information, our Customer Support department is open 24 hours daily and can be reached at 800-262-3246, ext. 1.

ECHO merchants process on the Electronic Clearing House, Inc. (**ECHO**) network. **ECHO** is a publicly owned company trading on NASDAQ under the symbol "**ECHO**". **ECHO** provides thousands of merchants with reliable processing of bank cards and checks. Merchants are sponsored by FIRST REGIONAL BANK, Agoura Hills, CA (800-777-0929). Member FDIC.