

# Play it Safe this Summer



## Do you know who handles your data?

Working with the right partners is crucial to protecting the cardholder environment. Ensuring that players prioritize security can help you score a security home run this summer.

### SECOND BASE:

Change all default passwords to strong, multivariable passwords.

The Verizon Data Breach Investigations Report (DBIR) found that 81% of breaches in 2016 occurred because criminals used either stolen and/or weak passwords.<sup>1</sup> Requiring all employees to create complex passwords, and to change them often, adds a critical level of security to the environment.

### THIRD BASE:

Remind employees to ignore any suspicious emails and report them to IT.

The DBIR found that 1 in 14 users were duped into opening an attachment from a phishing email and "95% of phishing attacks that led to a breach were followed by some sort of software installation".<sup>1</sup> Informing employees about phishing schemes will help prevent security lapses in the future.

### FIRST BASE:

Ensure service providers follow secure procedures when using remote access to reach your environment.

Service providers accessing a merchant's Point of Sale (POS) system using remote access must follow secure procedures and those providers should go through the QIR certification program if eligible. This protects against data breaches and helps to facilitate compliance with the Payment Card Industry Data Security Standard (PCI DSS).

### HOME RUN:

Partner with a Registered Service Provider.

Soha Systems Survey on Third Party Risk Management found that 63% of all data compromises involve a third party vendor.<sup>2</sup> Service providers listed on the [Visa Global Registry of Service Providers](#) meet Visa's requirements for validating compliance with industry security requirements. Using these registered providers helps to secure the promise of a trusted payment system.

<sup>1</sup> [https://www.knowbe4.com/hubfs/rp\\_DBIR\\_2017\\_Report\\_execsummary\\_en\\_xg.pdf](https://www.knowbe4.com/hubfs/rp_DBIR_2017_Report_execsummary_en_xg.pdf)

<sup>2</sup> <http://blog.securityscorecard.com/2016/07/20/third-party-vendor-breaches-2016/>