

MicroBiz and PCI Compliancy

What is PCI Compliancy?

With many breaches of credit card data already on record and identity theft on the rise, the PCI (Payment Card Industry) Data Security Standard has been designed to ensure a high degree of security to protect the cardholder. The Security Council is comprised of a set of 12 mandatory regulations created by the card associations to safeguard consumer card data. As the number of people using credit cards has increased, so has the risk of card data compromise. Compliance with these PCI standards is required for all payment processors, POS payment applications, and merchants of all sizes.

The goal of the PCI Data Security Standard is to protect cardholder data that is processed, stored or transmitted by merchants.

How Are You At Risk?

Merchants are liable for card data thefts from their businesses, even if only a small number of cards are affected. By signing a credit card processing agreement, merchants agree with the card associations' requirements for handling credit card data according to the PCI data security standards. Cardholder data security is a shared responsibility and all participants must do their part to prevent fraud.

Visa's top five data security vulnerabilities leading to compromise:

- Storage of sensitive cardholder data, including track data, Card Verification Value 2 (CVV2), and Personal Identification Numbers (PINs) or PIN blocks
- Missing or outdated security patches
- Using vendor-supplied default settings and passwords
- Insecure website code
- Unnecessary and vulnerable services on servers

PCI compliance is a new concern and the standards are developing. A PCI Council exists to oversee future compliance developments on behalf of all the card associations (Visa, MasterCard, etc.). Please visit www.pcisecuritystandards.org for more information.

How Does This Pertain to MicroBiz?

The Payment Card Industry now requires significantly increased security for credit card information. MicroBiz is designed around ease of use for our customers. Rather than dramatically changing the way our program works and complicating its use, we have moved the credit card number storage to X-Charge (or other used credit card processing software).

For this reason, it is highly recommended that you upgrade your MicroBiz to version 12.5. The upgrade process will automate the removal of credit card numbers in the program. There is no charge to upgrade for customers who have already purchased a support contract. If you do not have a support contract and you do handle credit cards, it is still recommended that you purchase one as you will be danger of keeping credit card information at risk. If you are interested in purchasing a support contract, you may contact Sales @ (800) 937-2289.

How Does This Pertain to X-Charge?

Security in the X-Charge program has also been increased. If you are running a version prior to X-Charge version 6.1.3, it is highly recommended that you update as soon as possible as X-Charge is now compliant with the standards of: PCI (Payment Card Industry), CISP (Cardholder Information Security Program), and PABP (Visa's Payment Application Best Practices). If you use X-Charge as your credit card processing software, there is never any charge to update the program.

X-Charge 7.0.1

CAM would also like to announce the release of X-Charge version 7.0.1! This update can be downloaded from the X-Charge website: www.x-charge.com. Please contact MicroBiz support @ (800) 929-8324 or X-Charge support @ (800) 338-6614 if you need any instructions on how to download and install this update.

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