

## **Is Your Credit Information Protected?**

**By Brian Zarzycki, MP Integrated Solutions**

This is a story about the local reseller who did not think people were untrustworthy. This local reseller made an honest living selling from a store that had been in his family for the last 50 years. He did not make a huge profit from what he sold, but his family was always well provided for and the local charities always could count on him to donate what he could to their cause. For the purposes of this story, we will call the store owner Mr. X. Mr. X took over the family business about 15 years ago. Back before cell phones were mainstream, the Internet was standard or Facebook was a concept. Mr. X did not believe it keeping up with technology. Although Mr. X did keep up with latest computer software and computer hardware, it was just the minimum he needed to run his business. Now we are going to jump to the last day of business for Mr. X. after 50 years. It was a sad day for the town, but also one that opened up many eyes.

Was the economy bad in his industry? No. Did new competition come into the local town? No. Did his competition start beating his prices? No.

So why would a business of 50 years shut its doors. Remember my first comment about untrustworthy people. Well unfortunately, one or more people did just that; they became untrustworthy and destroyed the Mr. X business through credit card theft.

Even though Mr. X bought the latest version of software and hardware to run his business, he neglected to keep with up security. His network was left open to anyone with a computer due to the lack of a business class firewall. Mr. X did not see the point in buying a firewall when only one computer in his office had Internet access. That computer unfortunately held all of his credit card charges from customers.

Mr. X did not heed the warnings from his local computer consultant who instructed him to buy anti-virus software, to purchase spyware protection and to run software updates regularly on his one computer. He did not believe the newscasters or his best of friends when it came to dishonest people. In the computer industry, typically dishonest computer people are known as hackers. Why are they called hackers? Because they break into areas that they do not have permission to be in and cause damage.

What was the damage that a hacker did to Mr. X's one computer? After customers started reporting credit card theft to their banks and credit card companies, the card merchant forced Mr. X to have an audit performed. This audit starts off at \$10,000. Then the non-PCI compliance penalties came in. Those can start off at \$5,000/month of being out of compliance to \$25,000/month or more. To get the computer locked down with proper software, security patches, operating system updates, and new firewall can be thousands of dollars.

In the case of Mr. X, it was discovered that his system had been compromised for the last 8 months. On the last day of business for Mr. X, he owed close to \$100,000, which was more money than his hometown local retail store was able to cover.

As with most of us, we believe that people are good natured. But that is not always the case. If you are a business owner or just someone that likes to buy items off the Internet, then you need to take security was serious. Not sure what PCI is or what the PCI standards are? Check out this website:

[https://www.pcisecuritystandards.org/security\\_standards/index.php](https://www.pcisecuritystandards.org/security_standards/index.php)

To learn more or make sure that you are following the proper credit card practices for your business, please do not hesitate to talk to your current computer consultant. If you do not have a current computer consultant, please do not hesitate to contact MP Integrated Solutions.