

# PAYMENT ▶

A publication from 3Delta Systems

# Perspectives

Issue No. 1

## 3Delta Systems Highlights

### 3Delta Systems Celebrates 10th Anniversary

3Delta Systems, Inc.® (3DSI) is celebrating its 10th Anniversary in 2009! Over the years our payment processing tools have helped more than 6,000 customers process nearly 28 million transactions worth over \$22 billion dollars. Our clients use our services for a variety of reasons, but they primarily center on the following three opportunities for cost reduction and business improvement:

- ▲ **Card fee reduction through interchange management**
- ▲ **Reduces costs for data security compliance**
- ▲ **Cost savings from better and more efficient operations**

Whatever reason you selected us, Thank You – both for your business and continuing to make our success possible!

## Did You Know?

- ✓ Merchant Fee Reduction Opportunity: In the fall interchange release, Visa changed the rules on GSA Purchase Cards allowing them Level-3 qualification for the first time. Merchants accepting Visa government GSA SmartPay cards should have seen significant cost reductions starting in mid-October. Check with your processor for further details.
- ✓ In 2008, total costs on average for a data breach grew to \$202\* per compromised customer record. The cost of lost business, as a result of the breach, accounted for a whopping \$139,\* or 69%, of the total. From 2005 to 2008, the cost of lost business jumped by more than \$64\* on a per-victim basis, a 38% overall increase. This sharp increase is a key indicator that consumers take a breach of their trust and privacy seriously.

\* 2008 Annual Study: Cost of a Data Breach, Ponemon Institute, LLC

## Security Matters ▶ ALERT! ◀

3Delta Systems Customer Service has been getting calls from our merchant customers about a direct mail piece they have recently received from their credit card processor. The piece warns that you must validate and prove your Purchasing Card Industry's (PCI) compliance or be charged a monthly fee. In most cases, you can use the guide below to minimize the impact and costs of this requirement.

### Answer 10 questions or 204?

The vast majority of 3DSI's merchant customers fall into Visa's Tier-4 merchant category (Table A), meaning these merchants only need to self-certify to become PCI compliant, and, if applicable, have a quarterly system scan. Quarterly scans are only required if an application residing on a computer that is connected to the Internet is capturing card data, such as a Web store or a shopping cart. Merchants using only 3DSI's EC-Zone® may have no scan requirement since their browser accesses the service from 3DSI's PCI certified data center.

## Refer a Friend and Get a \$50 American Express Gift Card!

TO SHOW OUR APPRECIATION, 3DSI HAS A SPECIAL OFFER JUST FOR YOU. IT'S EASY... SIMPLY REFER A FRIEND WHO IS INTERESTED IN LEARNING ABOUT 3DSI'S PAYMENT SERVICES. YOU WILL GET A \$50 AMERICAN EXPRESS GIFT CARD ONCE YOUR REFERRAL SIGNS UP FOR ANY 3DSI SERVICE.\*

**CLICK HERE TO REFER A FRIEND.**

\*All referrals must be received by May 15, 2009. American Express gift card(s) will be mailed to the referrer at their company address within six-weeks of each referral becoming a customer of 3Delta Systems.

## Merchant Spotlight

**"EC-Zone is the ideal solution to serve our multi-location processing needs. The ability to manage card transactions online and give multiple users access to card data is a tremendous value and benefit to our operations."**

**– Jeff Botte, Thermo Scientific**

Would you like to know more about 3DSI's payment processing services? Mini-tutorials are available at [www.3DSI.com](http://www.3DSI.com) to assist you in learning about our services and to answer frequently asked questions. If you need help or assistance, contact 3Delta Systems Customer Service at [support@3DSI.com](mailto:support@3DSI.com) or 703 234-6020.

**Table A**

Merchant Level	Description	Validation Action	Validated By
1	Merchants processing > 6MM Visa transactions annually (all channels) or global merchants identified as Level 1 by Visa or Visa determines a merchant must meet Level 1 merchant requirements to minimize Visa's risk.	<ul style="list-style-type: none"> <li>▲ Annual On-site PCI Data Security Assessment</li> <li>▲ Quarterly Network Scan</li> </ul>	<ul style="list-style-type: none"> <li>▲ Qualified Security Assessor or Internal Audit if signed by company officer.</li> <li>▲ Approved Scanning Vendor</li> </ul>
2	Any merchant, regardless of acceptance channel, processing 1MM – 6MM Visa transactions per year.	<ul style="list-style-type: none"> <li>▲ Annual PCI Self-Assessment Questionnaire</li> <li>▲ Quarterly Network Scan</li> </ul>	<ul style="list-style-type: none"> <li>▲ Merchant</li> <li>▲ Approved Scanning Vendor</li> </ul>
3	Any merchant processing 20K – 1MM Visa e-commerce transactions per year.	<ul style="list-style-type: none"> <li>▲ Annual PCI Self-Assessment Questionnaire</li> <li>▲ Quarterly Network Scan</li> </ul>	<ul style="list-style-type: none"> <li>▲ Merchant</li> <li>▲ Approved Scanning Vendor</li> </ul>
4	Any merchant processing < 20K Visa e-commerce transactions per year, and all other merchants, regardless of acceptance channel, processing up to 1MM Visa transactions per year.	<ul style="list-style-type: none"> <li>▲ Annual PCI Self-Assessment Questionnaire</li> <li>▲ Quarterly Network Scan, if applicable</li> </ul>	<ul style="list-style-type: none"> <li>▲ Merchant</li> <li>▲ Approved Scanning Vendor</li> </ul>

Merchants can crosswalk from the self assessment requirement above (Table A) to the appropriate Self Assessment Questionnaire (SAQ) using the table below (Table B) from the PCI Security Standards Council Web site. Most 3DSI merchants using only the EC-Zone can fulfill the requirement by completing SAQ Type 1 under Form A. This short form is 10 questions compared to 204 questions for the long form.

**Table B**

SAQ Validation Type	Description	Form
1	Card-not-present (e-commerce or mail/telephone-order) merchants, all cardholder data functions outsourced. This would never apply to face-to-face merchants.	A
2	Imprint-only merchants with no electronic cardholder data storage	B
3	Stand-alone terminal merchants, no electronic cardholder data storage	B
4	Merchants with POS systems connected to the Internet, no electronic cardholder data storage	C
5	All other merchants (not included in Types 1–4 above) and all service providers defined by a payment brand as eligible to complete a SAQ.	D

You can follow this link to the required forms, [www.pcisecuritystandardscouncil.org](http://www.pcisecuritystandardscouncil.org).

As a 3Delta Systems, Inc. customer, you may periodically receive e-newsletters and other industry and company updates from us. If you do not wish to receive these e-communications from 3DSI, please email [unsubscribe@3DSI.com](mailto:unsubscribe@3DSI.com).

## 3DSI Meets PCI's Data Security Standards for Fifth Straight Year

In fourth-quarter 2008, an independent auditor recertified 3DSI's business processes, systems and controls for compliance with the Payment Card Industry's Data Security Standards (PCI DSS) for the fifth year in a row. The recertification includes 3Delta Systems' new state-of-the-art data center, housing the company's advanced electronic payment network infrastructure. 3DSI is one of only 484 organizations worldwide to be recognized as PCI DSS compliant which are the payment industry's foremost benchmark for cardholder security.

### Security Talk... 3DSI in the News

Aaron Bills, 3DSI's Co-founder and Chief Operating Officer, has recently published two informative articles, one specifically addressing data security. Simply click on the article's title below to read. **"PCI Lessons from the Processing Trenches,"** The Compliance Authority, 1/30/09 and **"How to Speed Cash Flow and Streamline Treasury Operations in a Shaky Global Economy,"** [gtnews.com](http://gtnews.com), 12/2/08.

Network World's recent article, **"Retail Standards Group to Tackle Virtualization Security in '09"** also quoted Aaron Bills. Additional informative articles are also available on 3DSI's Web site.



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