First Data®

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PROTECTING AGAINST FRAUD
Keep the business you worked so hard to build safe

Fraud comes in many forms and can be hard to manage unless a client has the proper processes and tools in place.

Now is the time to take the steps to protect your business.

90% of malicious software (malware) requires human intervention to work.[1]

76% of fraud perpetrated against a client is by its employees.[2]

$50K+ is the cost of data breaches impacting small businesses.[3]

Risk is at an all-time high — use the checklists below to protect your business

TAKE CHARGE

□ I make payment security a business imperative such as tokenization and encryption of my customer's card data.

□ My payment provider has solutions capable to protect my customer's sensitive data and payment information, and reduces my liability in the event of a breach.

□ I am protected against online fraud, which is increasing each year.

□ I have developed standardized daily processes and audits ensuring security functions are working properly.

□ I include security awareness as part of my initial and ongoing training

MAKE EVERYONE ACCOUNTABLE

□ My employees have a clear understanding of their role in protecting customer's sensitive data and payment information.

□ I conduct security spot checks on employee's procedures, habits and behaviors.

□ I have implemented an anonymous way for employees to report fraud.

HAVE A GOOD DEFENCE

□ I have a solution in place to mitigate the risk of card not present transactions and fraudulent chargebacks.

□ A customer's purchase return requires a receipt; we do not issue cash refunds for credit card or cheque purchases.

□ I take cyber security threats seriously.

□ I educate employees of new fraud tactics and data breach threats.

Footnotes: [1] *Educase Quarterly*, October2015 | [2 & 3] *First Data Security, Risk Management and Best Practices*, 2010