

Company Overview



- ✓ Incorporated May 2005, Alpharetta, GA
- ✓ Servicing 42,000 merchants/1,500 boarded monthly
- ✓ Dedicated staff of 280 employees supporting multiple divisions
- ✓ Top 40 processor in US
- ✓ Approx. \$9.2 billion annual bankcard volume
- ✓ Priority supports over 1,000 financial institution locations
- ✓ Winner of the 2013 Electronic Transaction Association ISO of the year Award

PCI-DSS



Did You Know...

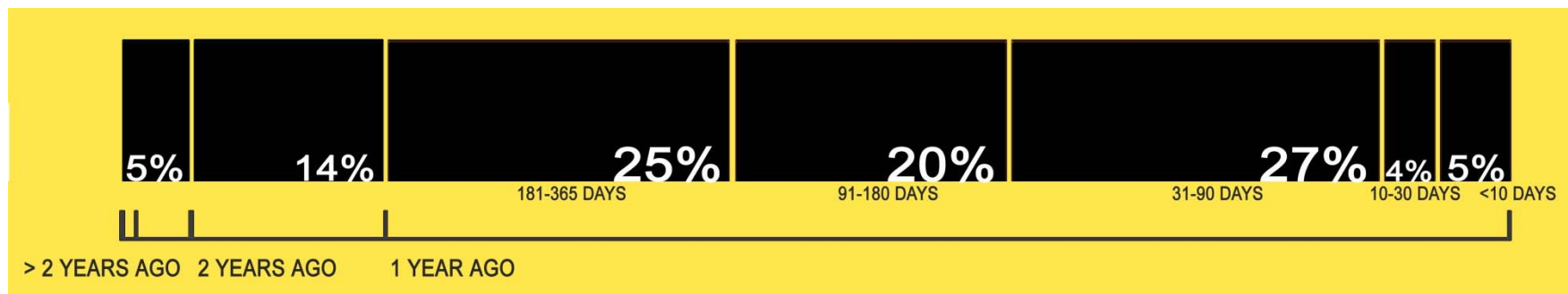


The **primary targets** of cybercriminals in 2012 were **Retail (45%)**, **Food & Beverage (24%)** and **Hospitality (9%)**.

Operators that go through a breach will pay roughly **\$25,000 to \$250,000** depending on the amount of credit cards that were potentially stolen

Expect that **20%** of the customers affected by the breach **will not return** to your business

Timeline: Intrusion to Containment



Source: Trustwave 2013 Global Security Report

But first, the facts...

How did we get here?



Attacker Targets

Level I Merchants (larger merchants processing over 6 millions Visa transactions annually) have become “hardened targets”

Independent merchants have become a favorite target for cybercriminals. Their credit velocity is relatively high, security measures are relatively low

Attacker Methods

Old approach was to go after unencrypted, archived data (pre-CISP software)

Payment Applications (POS) have since been required to update their software to encrypt all credit card data

Attackers are now using “in-line” intercept techniques to collect card data

This method attacks the memory (memory scraping) of a PC and records sensitive data before it has a chance of being encrypted

They are now being used against single-location businesses

This method is effective against all POS applications, including PA-DSS validated ones

Attacker Intrusion Enablers

Over-reliance on anti-malware – 60%+ of crimeware is invisible to AV applications

Misunderstanding that computer security is the responsibility of the POS vendor

Insecure remote access applications – pcAnywhere, VNC, RDP, etc.

Soft or no perimeter – no hardware firewall or weak, unmanaged firewall

No log monitoring – customer has no visibility to suspicious patterns

Protect Your Network

The Dangers of Malware and Crimeware



MALWARE

Software which has a perceived intent to harm a network or system without the knowledge of that system's operator.



CRIMEWARE

A type of Software that through forensic audits, has been determined by Card Brands to have aided past cybercrimes.

Security vs. Compliance



Compliance is mandatory, but achieving PCI Compliance does not ensure you are safe from a security compromise.

DAY 1 you may be compliant, but by DAY 2, changes to configurations, or not maintaining systems could result in No longer being compliant.

Security is implementing a strategy that results in lessened risk, and adapts to security weaknesses on an everyday basis.

Compliance
Satisfying regulation



Security
Preventing an incident
from happening

PCI Data Security Standard

High Level Overview



An Outline for Over 200 Requirements to meet Compliant Standards for PCI-DSS.

Build and Maintain a Secure Network

Requirement 1: Install and maintain a firewall configuration to protect cardholder data

Requirement 2: Do not use vendor-supplied defaults for system passwords and other security parameters

Protect Cardholder Data

Requirement 3: Protect stored cardholder data

Requirement 4: Encrypt transmission of cardholder data across open, public networks

Maintain a Vulnerability Management Program

Requirement 5: Use and regularly update anti-virus software

Requirement 6: Develop and maintain secure systems and applications

Implement Strong Access Control Measures

Requirement 7: Restrict access to cardholder data by business need-to-know

Requirement 8: Assign a unique ID to each person with computer access

Requirement 9: Restrict physical access to cardholder data

Regularly Monitor and Test Networks

Requirement 10: Track and monitor all access to network resources and cardholder data

Requirement 11: Regularly test security systems and processes

Maintain an Information Security Policy

Requirement 12: Maintain a policy that addresses information security

How to Keep Your System Safe

What you can do today



- **Use strong passwords** for your Windows and POS login, and be sure to change them often.
 - At least eight characters long.
 - Does not contain your user name, real name, or company name.
 - Does not contain a complete dictionary word.
 - Is significantly different from previous passwords. Passwords that change just slightly—such as Password1, Password2, Password3—are not strong.
 - Contains characters from each of the following groups:
 - Uppercase and/or lowercase letters.
 - Numbers
 - Symbols (!,@,#,\$,%, etc.)
- **Use password protection on your screensaver.** Sometimes you're away from your desk for longer than you expected. Plan for those situations by setting up your computer so that it locks itself after a specified amount of time.
- **Install and maintain** antivirus on ALL of your machines. Always be sure to keep your antivirus definitions up-to-date.
- **Keep your Windows, Adobe, and Java up to date.** Cybercriminals have found holes in these systems which are constantly being patched by the vendors.
- **NEVER keep remote access tools running on your machine.** This has become a favorite form of access for criminals. Be sure that vendors walk you through disabling remote access anytime their support session has ended or when your accountant is done accessing reports.
- **Segment your networks and end all internet surfing on your POS network.** It is wise to invest in a network specialist to segment your POS network from your personal network. By installing a commercial grade firewall, you can also block any and all incoming communication.
- **Train your staff.** Hold annual meetings to go over keeping data safe.
 - No Internet surfing
 - No writing down customer credit card numbers
 - Keep the office door locked when not in use
 - No checking emails and downloading questionable documents

Along with the above ideas, it is also important to complete the Self-Assessment Questionnaire (SAQ) on an annual basis. Doing so will not only keep you compliant, it will also help you avoid fees set forth by the PCI-SSC's five founding global payment brands (American Express, Discover Financial Services, JCB International, MasterCard Worldwide, and Visa Inc.).

Thank You



Thank you for your time.

Questions?

Please ask us for a complete printout of the PCI-DSS

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Reputation Management in Social Media

Ways to Monitor, Maintain and Build an
Excellent Online Reputation

7-16-13

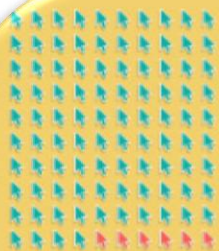
Outline

- Importance of online reputation.
- Understand your review environment.
- Setting up alerts.
- Respond to reviews.
- Generate reviews.
- Build online presence.
- Develop content marketing strategy.
- Post quality content.
- Track and Analyze
- Conclusion.
- Company overview.
- References.



Local Search Masters HQ in Nashville, TN.

Importance of Online Reputation



94% of clicked search results are organic, not paid.
That's how much your online reputation matters.



of U.S. adults have searched someone before doing business with them.



Of those,

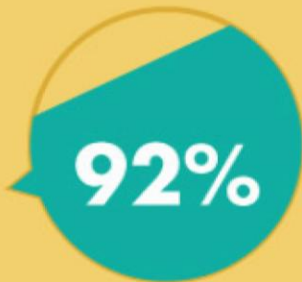


discovered things online that changed their minds about doing business

Things said about your brand are important to your audience.



of consumers trust brand recommendations from friends and family.



of consumers trust opinions posted online by other consumers.

Every month, consumers using social media:



Takeaway: looking bad online will result in lost leads and credibility for your business.

Understand your Environment

- Where are people talking about your business?
 - Search “your company’s name” on Google.
 - Search “your company’s name + **location**” on Google.

80% of shoppers change purchase decision based on negative reviews

- Which channels allow you to respond to and/or delete reviews?

| Site | Owners Can Respond? | Owners Can Delete Reviews? | Owners Can Edit Reviews? |
|----------------|---------------------|----------------------------|--------------------------|
| CitySearch | Yes | No | Yes |
| Google Places | Yes | Yes | Yes |
| InsiderPages | Yes | Yes | Yes |
| JudysBook | Yes | No | Yes |
| MerchantCircle | Yes | Yes | Yes |
| SuperPages | Yes | Yes | Yes |
| TripAdvisor | Yes | Yes | No |
| Yahoo! Local | Yes | Yes | Yes |
| Yelp | Yes | No | No |

Set up Alerts

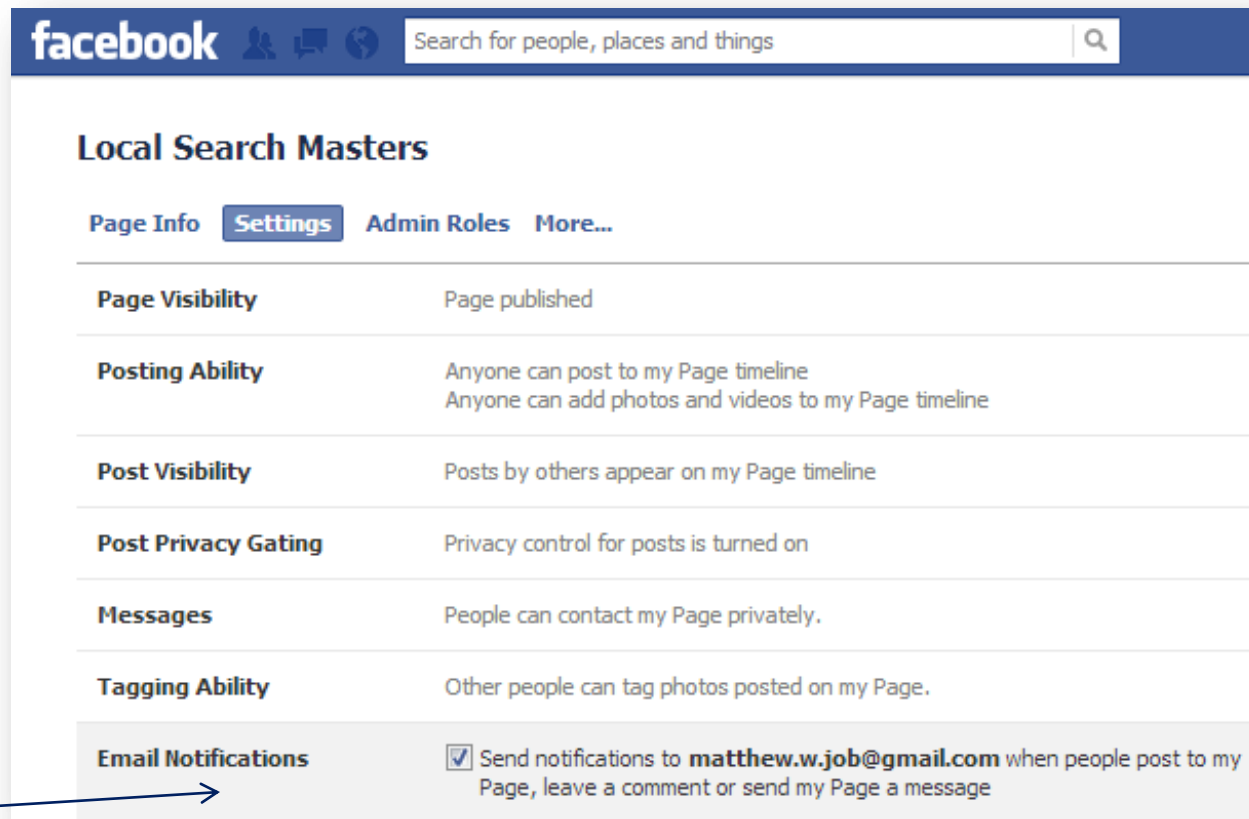


- [Google Alerts:](#)
 - Enter in the search query you want to monitor.

- Set frequency and email address.

- Almost every other channel:

- Set up notification emails.



The screenshot shows the Facebook page settings for 'Local Search Masters'. The 'Settings' tab is selected. The 'Email Notifications' section is highlighted, showing a checked box for 'Send notifications to **matthew.w.job@gmail.com** when people post to my Page, leave a comment or send my Page a message'. An arrow points from a text box on the left to this section.

| Category | Setting |
|---------------------|---|
| Page Info | Settings Admin Roles More... |
| Page Visibility | Page published |
| Posting Ability | Anyone can post to my Page timeline Anyone can add photos and videos to my Page timeline |
| Post Visibility | Posts by others appear on my Page timeline |
| Post Privacy Gating | Privacy control for posts is turned on |
| Messages | People can contact my Page privately. |
| Tagging Ability | Other people can tag photos posted on my Page. |
| Email Notifications | <input checked="" type="checkbox"/> Send notifications to matthew.w.job@gmail.com when people post to my Page, leave a comment or send my Page a message |

On Facebook you can be emailed every time someone interacts with your page.

Respond to Reviews

- Both positive and negative.
- Don't just delete reviews.
- Have a formal strategy:
 - Listen & understand.
 - Empathize.
 - Offer a solution.
 - Execute the solution.
 - Follow up.



A Google User reviewed 6 months ago

Overall 3 / 3

I have using the Message Envy in Myers Park for over one year. I was given a gift certificate for a gift and immediately feel in love with the location, services, and friendliness of the staff. The therapist are all very well trained and always are mindful of your needs. The entire staff is very welcoming and courteous. I would highly recommend Message Envy. Judy S., Charlotte, NC

Helpful?

Response from the owner - 5 months ago

Judy, Thank you for taking time out of your day to share your thoughts with us! We are always happy to hear from our members :) Massage is always a great gift to give to friends & family for any occasion!

- Learn from reviews.

Generate More Reviews

- Ask for reviews.
- Make it easy to post reviews.
- Offer incentives:
 - “likes” = charitable donations.
 - Run contests on different channels.
- Include links on receipts.
- Online surveys.



Build Your Online Presence

□ Set up minimum of 4 channels.

□ Optimize profiles:

▣ Fill in all the blanks.

1 in 4

.....
 have **no positive content at all** on their first page to help their reputation

15%

.....
 have **at least one negative result** on their first page that **damages** their reputation



LinkedIn is king.

It ranks higher than all other profiles including other social networks and website builders.



Building a personal blog?

Use Wordpress. It ranks higher than all other blogs including Tumblr and Blogger.

vimeo

Vimeo > YouTube.

While YouTube is more popular, Vimeo profiles rank higher.

about.me

Bigger isn't always better.

While About.me is the best known personal page builder, lesser known profiles like Zerply and BrandYourself (yay!) rank higher.

Content Marketing Strategy

- Determine makeup of your online audience.
- Create a [content marketing strategy](#).
 - Where are you going to post and why?
 - What are you going to post and why?
 - How often are you going to post and why?



Post Quality Content

□ Best practices:

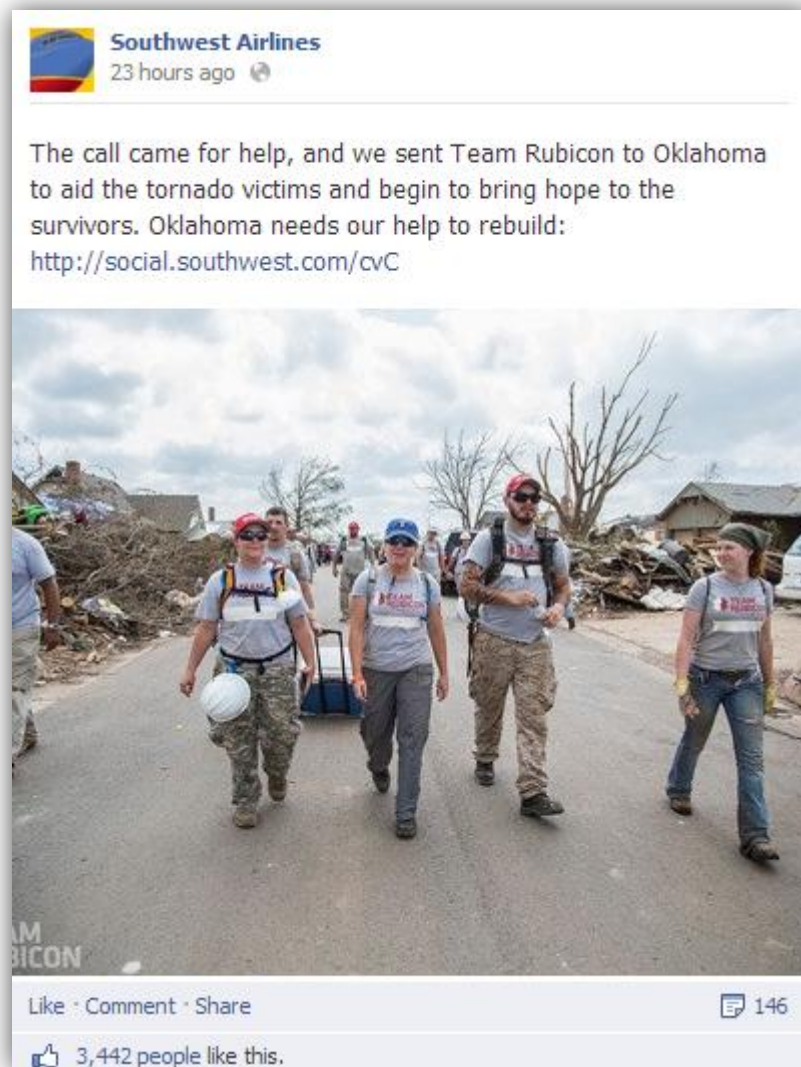
- Add value.

- Promote specials.

- Showcase company culture & expertise.

- Be Informative – local & industry related.

- Be funny.



Track and Analyze

- Track and analyze results.

- [HootSuite](#).

Social Media Management

The leading social media dashboard to manage and measure your social networks



- Manage multiple social networks
- Schedule messages and tweets
- Track brand mentions
- Analyze social media traffic
- 6 million+ satisfied users

Conclusion

- Looking bad online will lead to lost business and a decline in credibility.
- Know where your customers go to talk about your business online.
- Respond to your customers' posts and reviews.
- "Optimize" your social media channels.
- Post valuable content on a regular basis.
- Track & analyze results.

Company Overview



Highlights:

- Founded in 2006.
- 9 full-time employees, 4 interns & 5 local 1099 content writers.
- Rank #2 nationally for “franchise search engine marketing.”
- Rank #1 nationally for “online reputation management for franchises.”

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LASER HAIR REMOVAL



DryPatrol™



References

- <http://searchengineland.com/infographic-how-to-rank-for-your-name-in-google-129850>.
- <http://www.inc.com/matthew-swyers/5-steps-to-handling-a-customer-complaint.html?nav=next>.
- <http://www.trackur.com/5-easy-steps-build-online-reputation-infographic>.
- <http://www.entrepreneur.com/article/226784>.