



Jeff Allen  
President

## CTI Alerts Business Community About PCI Compliance

*Leader in Business Technology  
Informs Companies on How to  
Securely Handle Customer  
Credit Cards*

Burton, MI – December 20, 2017 - CTI a leader in managed technology services, announced today that the organization is educating business owners on the potential risks facing any organization that accepts, stores and utilizes customer credit cards. The Payment Card Industry Data Security Standard (PCI DSS) applies to any organization, regardless of size, and it imposes rules on business owners who work with customer credit cards. The intention behind the regulations, are to keep customer data secure from breaches; however, businesses that are not in compliance could face up to tens of thousands of dollars in penalties and fines. There are very simple solutions to mitigating these risks and as fellow business owners, the leadership at CTI is sharing these risks and their solutions with the business community, in order to keep companies protected from obscene fines.

When accepting sensitive credit card information, businesses need to assess several risks. The first major risk is a disgruntled employee stealing a customer's

credit card and utilizing that information for personal purchases. While these types of infractions are usually caught quickly, especially with the proper monitoring technology in place, customers can be reimbursed for fraudulent purchases. Unfortunately, the damage done to customer trust is often irreparable. The fact of the matter is that customers, who experience a data breach with a merchant, are extremely likely to avoid using that merchant, ever again. In other words, lackluster security measures here could cost a company dearly, not only because of the up-front fines but because of the negative word-of-mouth that usually follows an incident like this. To solve this issue, businesses can follow the comprehensive list of steps laid out in the PCI DSS that explains the measures a business can take to protect themselves from this liability, including actions such as encryption and limited-levels of access.

“Every single customer we work with is already doing their best to protect customer data; however, they are usually missing key elements that could get them in big trouble,” stated Jeff Allen, President of CTI. “Oftentimes we see businesses take customer credit card information over the phone

and then write it down, so that it can be added into the computer system at a later time. However, one big mistake we've been noticing is that businesses are storing customer credit card information for longer than 5 days, which is strictly prohibited by these regulations. This is a perfect example of how business owners with positive intentions, end up paying big fines for being undereducated on these matters,” concluded Allen.

The greatest risk facing business owners and credit card security is hackers. Their methods are constantly evolving and hackers are always finding new ways to attack businesses, the standards for PCI compliance are always changing as well. “Businesses can go to the PCI Security Standard Council's website to view a comprehensive list of best practices or if they don't want to have to comb through all the details, they can call a managed technology services provider, like CTI for example, and they should be able to conduct a PCI network analysis and advise them on a few key areas to pay special attention to,” added Allen. “If your managed services provider is unaware of PCI compliance, you may want to consider reevaluating your relationship with that provider.”

## **About CTI**

Communications Technologies, Inc. (CTI) is an independently, locally owned voice and data communications company serving Michigan businesses for over 25 years. CTI is a one-source solution for ordering dial tone and high-speed Internet, providing voice and

data cabling, and installation and support of business telephone systems and computer networks. The company takes a consultative approach to its customers' needs and makes recommendations based on over 100 years of combined experience and expertise. CTI actively supports the community through its involvement with non-profit and other charitable

organizations. CTI's goal is to add value, differentiate its services, and deliver strategic technologies with integrity and innovation resulting in the highest level of customer profitability, satisfaction and competition advantage. For more information about CTI please call 800-860-6910 or visit [www.cti4u.com](http://www.cti4u.com).