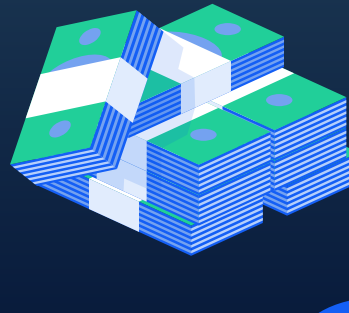


# How much should you pay for PCI DSS certification?

The true cost of compliance & how to pay less for more



## Are you in PCI DSS scope?

If you are **collecting**, **processing**, or **storing cardholder data**, like credit card numbers, then you are probably in PCI DSS scope and will need to get certified. That means you'll need to address the **12 main requirements**:

### Build and maintain a secure network

- 1 **Install and maintain a firewall configuration to protect cardholder data.**
- 2 **Do not use vendor-supplied defaults for system passwords and other security parameters.**

### Protect cardholder data

- 3 **Protect stored cardholder data.**
- 4 **Encrypt transmission of cardholder data across open, public networks.**

### Maintain a vulnerability management program

- 5 **Protect all systems against malware and regularly update antivirus software programs.**
- 6 **Develop and maintain secure systems and applications.**

### Implement strong access control measures

- 7 **Restrict access to cardholder data to business need to know.**
- 8 **Identify and authenticate access to system components.**
- 9 **Restrict physical access to cardholder data.**

### Regularly monitor and test networks

- 10 **Regularly monitor and test networks.**
- 11 **Track and monitor all access to network resources and cardholder data.**

### Maintain an information security policy

- 12 **Maintain a policy that addresses information security for all personnel.**

## Why invest in PCI compliance?

PCI DSS compliance is mandatory, but it also includes many other benefits.



**Build Trust**



**Protect Consumer Data**



**Lower Risk of a Data Breach**



**Reduce Fraud**

## The cost of non-compliance



### 81%

Card-not-present (CNP) fraud is 81% more prevalent than point-of-sale fraud<sup>1</sup>

### \$3.86m

Globally, the average cost of a data breach in 2020 was \$3.86 million<sup>2</sup>

### \$8.64m

In the US, the average cost of a data breach in 2020 was \$8.64 million<sup>3</sup>

### 8/10

Hacked organizations reported that thieves specifically targeted PII<sup>4</sup>

### ~\$150

Data breaches cost ~\$150 per record<sup>5</sup>

### 33%

In the US, 33% of consumers would drop a retailer after a false decline<sup>6</sup>

## How much does compliance really cost?<sup>7</sup>



	TRANSACTION AMOUNT	INDUSTRY AVG (CERTIFICATION)	INDUSTRY AVG (PER YEAR)
<b>Level 1</b>	More than 6 million credit card transactions per year	\$800,000 - \$1,250,000 for certification	\$250,000/per year
<b>Level 2</b>	1 to 6 million transactions per year	\$385,000 - \$625,000 for certification	\$100,000/per year
<b>Level 3</b>	20,000 to 1 million online transactions per year	\$125,000 - \$140,000 for certification	\$35,000/per year
<b>Level 4</b>	Less than 20,000 e-commerce transactions/1 million total transactions per year	\$125,000 - \$140,000 for certification	\$35,000/per year

<sup>1</sup> [Javelin Strategy & Research](#)

<sup>2-5</sup> [IBM and Ponemon Institute Cost of Data Breach Report 2020](#)

<sup>6</sup> [Digital Commerce 360](#)

<sup>7</sup> [https://www.verifi.com/wp-content/uploads/2015/06/Verifi\\_wp\\_Cost\\_Compliance.pdf](https://www.verifi.com/wp-content/uploads/2015/06/Verifi_wp_Cost_Compliance.pdf)

Want to save money, remove liability, and get certification in less than 21 days? [We can help!](#)