

SECURITY THREATS FACING MERCHANTS



THE PROBLEM: FRAUD

The U.S. has seen a **70% INCREASE** in **CARD FRAUD** since 2007

Losses due to **CARD FRAUD** in the U.S. are expected to top **OVER \$10B** in 2015



40% of all financial fraud is related to **CREDIT CARDS**

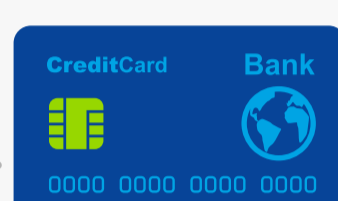
Average company financial loss from **PAYMENTS FRAUD** in 2014

\$20,000



THE SOLUTION: EMV

MERCURY'S EMV TRANSACTIONS help reduce fraud liability, and maintain customer trust with the **LATEST CARD ACCEPTANCE TECHNOLOGIES**.



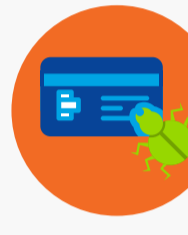
The U.K. has seen an **80% DECREASE IN CARD FRAUD** after migrating to EMV



THE PROBLEM: NON-COMPLIANCE



77% of SMBs **DO NOT** believe they are at risk



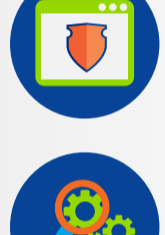
96% of data breaches target SMB **PAYMENT CARD DATA**

The costs for the **AUDIT** and **EXAMINATION** can be **\$8,000 TO \$20,000**

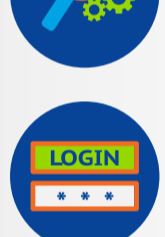


COMPLIANCE FINES can range from **\$5,000 TO \$50,000**

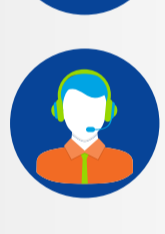
THE SOLUTION: PCI ASSIST



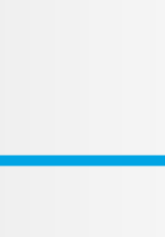
Online PCI compliance tools to help you easily achieve compliance



Monthly network scanning test for over 3,000 operating system and application vulnerabilities



Security policy advisor or templates to assist with creating security policies and procedures

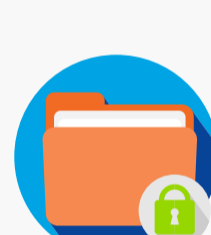


24/7 support to help with SAQ and scans along with help from PCI experts

THE PROBLEM: DATA COMPROMISE



71% of data breaches target **SMALL BUSINESS**



69% of level 4 merchants don't have **DATA BREACH INSURANCE COVERAGE**

71% of compromise victims did not detect the breach themselves

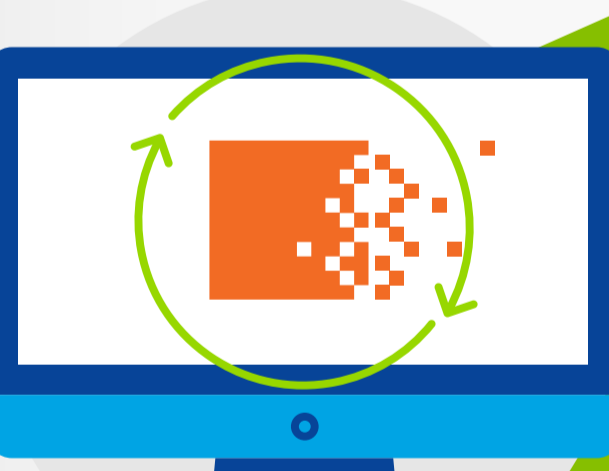


2013: **253** Data Breaches

2014: **312** Data Breaches



THE SOLUTION: TOKENIZATION & ENCRYPTION



END-TO-END ENCRYPTION and **MTOKEN'S TOKENIZATION** remove card data from your system protecting your customer's data and your business from Data Compromise.

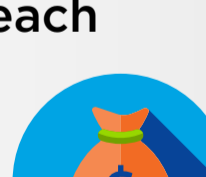
END-TO-END ENCRYPTION removes card data when the card is read protecting data in transit. **MTOKEN** replaces card data with a token, protecting data at rest and allowing you to securely offer stored payment services such as recurring payment.

THE PROBLEM: FINANCIAL IMPACT



60% of small business go out of business within 6 months after a data breach

\$36,000 the average cost of a data breach for a SMB

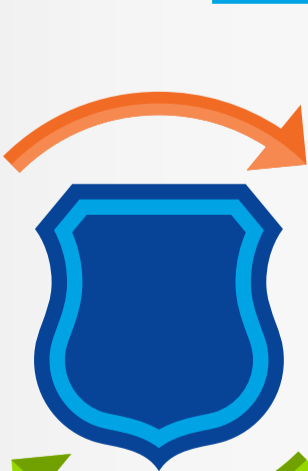


69% of consumers are less inclined to do business with a breached organization



68% of consumers think data security is an important factor when choosing a company to do business with

THE SOLUTION: BREACH ASSIST



Breach Assist provides a layer of **FINANCIAL PROTECTION** to safeguard your business if a breach occurs by providing **UP TO \$100,000** per merchant location and **UP TO \$500,000** per event involving multiple locations.

Additionally Breach Assist provides **UP TO \$25,000** of coverage for **POST-BREACH HARDWARE** and **SOFTWARE UPGRADES**.

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Sources:
<http://www.accenture.com/SiteCollectionDocuments/PDF/Accenture-Payments-Transformation-EMV.pdf>
<http://www.statista.com/statistics/419768/forecast-of-credit-card-adoption-to-emv-usa/>
<https://aerissecure.com/blog/smb-data-breach-fallout/>
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 United States Federal Trade Commission, Consumer Sentinel Network, U.S. Department of Justice