

Security Best Practices for Merchants

Assumption

The merchant is accepting payment card transactions via the ePayPolicy payment page and occasional payments via the phone.

People

1. **Vendor-supplied default passwords** are always changed before installing a system on the network. Unnecessary default accounts are removed or disabled before installing a system on the network.
2. You and your staff make all **passwords** for computer access in your business **unique and hard to guess**: 7 or more characters and a combination of upper- and lower-case letters, numbers, and symbols. Consider using a passphrase as your password; you can make it personal and easy for you to remember. You and your staff use your own user accounts and passwords and do not share with one another.

Processes & Procedures

3. If you need to keep paper with card numbers, or card numbers along with card security codes, you make the **numbers unreadable, and you secure the paper in a locked drawer or safe with limited access**. For example, to make the number unreadable, mark through the number with a thick, black marker such that you cannot see the number from front or back of page if you hold it to the light; or cut the number out.
4. You only **accept payment details via the ePayPolicy payment page or via phone**. If you accidentally receive card data via e-mail, you remove it and let the sender know your preferred method to receive card details—which is via the ePayPolicy payment page or via phone.
5. You **promptly destroy or shred written account numbers** when no longer needed.
6. **Ensure that all service providers that store, process, transmit, or impact the security of cardholder data are PCI Level 1 Compliant**. The agreement includes an acknowledgment that the service providers are required to maintain PCI Level 1 compliance through annual assessments.
7. **Have a plan in the event you feel there is a compromise**. If you feel your customers' information has been compromised, contact ePayPolicy immediately to notify of the breach. You can also refer to this document from Visa outlining additional precautions to take.