



Financial Reimbursement Program

We are pleased to offer you financial reimbursement to help you offset potentially catastrophic costs to your business. According to VISA, Inc., 92% of card data compromises take place in small businesses with low processing volume. Additional costs include damage to your reputation and to customer loyalty. Though every business that processes credit cards must validate to the PCI-DSS on an annual basis, breaches can still occur. Enter the Financial Reimbursement Program.

The Financial Reimbursement Program is a tiered program providing financial assistance if you experience a payment card data breach at your business. This program helps reimburse financial costs associated with forensic investigations, card replacement costs, fines, fees, or assessments from the payment card networks affected by the breach.¹ As part of the PCI Compliance Manager Program, you are automatically covered by the Financial Reimbursement Program. Reference the table below reflecting coverage per incident per MID.

NOTE: This document is just one of many tools intended to support you in your PCI compliance validation efforts. In some cases, references are made within these documents to other PCI validation support tools, the entire set of which can be found at www.paymentstartnow.com/secure.

	Non-compliant ²	Compliant under other vendor	Compliant under Elavon's vendor
PCI Basic Before ³ (pre-9/20/15)	\$10,000	\$50,000	\$100,000
PCI Basic ⁴ (after 9/20/15)		\$20,000	
Safe-T™ for SMB (Silver)		\$100,000	
Safe-T™ for SMB (Gold)		\$250,000	

¹ Eligible and reimbursable financial costs include (a) any sums reasonably required to conduct an independent security audit to identify source of the Data Incident, and (b) any fines and assessments levied or collected by the Payment Networks in connection with a Data Incident.

² Though PCI DSS non-compliance has no bearing on the amount of data breach protection coverage as outlined above, a \$45.00 monthly fee will still be collected (as has been the case for some time now) from those accounts remain non-compliant.

³ Existing customers will be "grandfathered" into old PCI Basic program, (i.e. will still receive \$100,000 coverage if they remain compliant under Elavon's vendor, for example).

⁴ Customers are automatically enrolled in PCI Basic unless they choose to upgrade to Safe-T for SMB Silver or Gold bundles.