

Training Requirements

TurboPCI offers small merchants the learning tools to get compliant

By Bryan Ochalla

When protecting and securing cardholder data, “a merchant’s weakest links are its untrained, unskilled employees,” says Suzanne Miller, a senior partner at Orlando, Florida-based TurboPCI.

That means a lot of weak links exist in the marketplace: The United States has an estimated 8 million Level 4 merchants, many of which have yet to comply with the PCI Data Security Standard (DSS) requirements.

“A lot of these merchants aren’t compliant because they haven’t been reached, and they don’t know what to do,” Miller says. “And many of the merchants who have been reached are receiving mixed signals.”

For example, she says many merchants receive itemized statements from their acquirers that include an annual “compliance fee.”

“Those merchants then think that by paying the fee, they’re compliant,” she adds. “In reality, all it does is give them access to an online FAQ. The end result is that they’re not compliant, and they don’t know what to do to become compliant either.”

New and Old School Options

TurboPCI is a blended learning system developed by The Compliance and Audit Group to provide PCI DSS education and instruction to merchants that can’t afford to hire a consultant or Qualified Security Assessor (QSA).

“We could see that there were a lot of merchants out there that could use our help but maybe couldn’t afford us,” Miller says. “PCI compliance is not about filling out an SAQ; it’s about protecting and securing cardholder data. A lot of Level 4 merchants don’t know how to do that, though, so we came up with a solution.”

The main components of that solution are instructional workbooks and an online portal, both of which mentor and guide merchants through the often confusing PCI DSS process. Online users can download important PCI DSS forms, plans, and policies directly from the portal, while workbook users can access them through a CD. Online users also are able to re-

ceive their yearly SAQs. Workbook users can log on to an ‘online buddy’ system and send questions to a QSA who responds with the appropriate answers.

“Although we’ve tried to give merchants all the tools they need to educate themselves, the online buddy allows them to reach out to an expert for assistance,” Miller explains. And if the merchant’s buddy fails to offer a satisfactory response, the company’s call center steps in to help.

Why offer a workbook option in today’s online world? “A lot of people learn visually. They have to hold something in their hands to learn effectively,” explains Miller, who has more than 30 years of experience as a subject-matter expert and educator in the computer security industry. She has provided regulatory compliance mentoring and consulting services for public companies, state and local governments, and more than 1,900 health-care providers.

Learning, Plain and Simple

The online portal and workbook aren’t the only options TurboPCI offers merchants. Those looking for a more hands-on approach to learning about the PCI DSS compliance process can sign up for one-day workshops (conducted by PCI QSAs) that are held across the United States. Or they can call on the consultants and QSAs at The Compliance and Audit Group.

“The point is to help merchants get the help they need without resorting to a consultant or a QSA,” Miller says. “We want this to be a cost-effective, efficient solution for the merchants that need it most.”

The company also wants its products to be simple to use and easy to understand. “The PCI DSS is written at a post-college graduate level,” Miller explains, “so a lot of merchants simply don’t understand what they’re reading or what they’re supposed to do.”

TurboPCI’s products, on the other hand, “were written by an educator who understands how people learn and how to aggregate those different learning styles,” Miller says.

“Right now, a lot of merchants are confused,” Miller says. “It’s our goal to help them understand their responsibilities and their liabilities. It can be very expensive if you have a breach and you’re not compliant.” **TT**

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