

SUCCESS STORY

How ControlScan and Chesapeake Payment Systems Collaborated
to Achieve a Mid-90s Merchant Portfolio Compliance Rate



Overview

[Chesapeake Payment Systems](#), the merchant services division of Chesapeake Bank, offers processing solutions and loyalty programs for merchants as well as partner programs for agents, ISOs and ISVs. By making sure to always do right by their customers, Chesapeake has maintained the essence of a community bank, even as the bank has grown.

The company has merchant customers nationwide, big and small, that appreciate the personalized attention they're able to get with Chesapeake. Part of that relationship-based service model includes helping each merchant protect their business and payment processes from data thieves.

01. Client Background

02. The Challenge

03. The ControlScan Solution

04. The Results

01.

Client Background

Chesapeake Payment Systems sponsors partners into the industry along with servicing merchants directly.



\$4.1 Billion
Payments processed annually



12,800+
Merchants served



21
Years in Business



Quick Facts

The Client:
Chesapeake Payment Systems

Industry:
Payment Processing

Location:
Williamsburg, VA

02.

The Challenge:

Engaging Merchants in Security and Compliance

A critical component of assisting merchants is keeping them secure, and this starts with ensuring they are PCI compliant. Achieving and maintaining compliance with the Payment Card Industry Data Security Standard (PCI DSS) gives merchants a baseline level of protection against payment card data thieves. In addition, a high compliance rate among its merchant customers reduces the business risk Chesapeake takes on by providing payment processing services.

“We want to make sure our customers are in the safest environment possible when it comes to credit card processing,” says George Malesky, VP of Sales Operations for Chesapeake Payment Systems. “To do this, we have to accept the challenge of educating and informing our merchants about effective payment security and compliance.”

Chesapeake set a goal to achieve the highest possible merchant portfolio compliance rate. To make this happen, they needed a partner that could build on their customer-centric approach and help drive merchants to action.

Merchant service providers that make merchant risk reduction a top priority achieve higher merchant compliance rates, according to the [2020 ControlScan-MAC Acquiring Trends report](#).

03.

The ControlScan Solution:

PCI Program

Chesapeake Payment Systems wants a compliant merchant that understands the various risks of taking credit card payments. The company works to forge a relationship with each of its merchants, educating them on how to protect their business.

To deliver the right tools for the job, Chesapeake has partnered with ControlScan for its robust [PCI compliance partnership program](#). The SecureEdge platform is a key program component, providing a single point of access and interaction with compliance validation tools and corresponding security services, as well as connectivity with ControlScan compliance experts.

Through the ControlScan program, Chesapeake can fully manage its merchants' compliance journey down to the merchant-by-merchant level:

- Automated vulnerability scans are scheduled to run every 60 days in order to fully remediate any issues by the 90-day mark.
- Monthly validation reports alert Chesapeake to merchants that are approaching their compliance renewal date, so they can proactively reach out to assist.
- Merchants progress through the Self-Assessment Questionnaire (SAQ) in record time, due to its streamlined layout and in-context help options. And if nothing's changed, revalidation is a breeze.

03.

The ControlScan Solution:

UTM Firewall

Providing merchants with a reliable, PCI-compliant firewall is another way Chesapeake Payment Systems is maximizing its relationship with ControlScan. A basic reseller agreement gives Chesapeake the technology it needs to further secure its merchants' payment transactions while helping them satisfy compliance with the very first requirement of the PCI DSS: "Install and maintain a firewall configuration to protect cardholder data."

The [ControlScan PaySafe UTM Firewall](#) is an ideal solution for Chesapeake and its merchants because it is simple to install and provides continuous protection against security threats coming from the Internet.

Joe Mayfield, Merchant Technology Specialist at Chesapeake Payment Systems, is responsible for installing the PaySafe UTM firewall at merchant locations. "Following install, while still at the merchant location, we like to grab the opportunity to also walk them through the SAQ," says Mayfield.

The [2019 ControlScan/MAC SMB Payment Security survey](#) found that 30% of merchants are not utilizing a network firewall for their business.

“From a program management standpoint, I love the SecureEdge platform because it gives me an easy snapshot of our merchants’ compliance and it allows me to incorporate learning tools for the less technical folks on our team.”

- Erin Johnston, Direct Program Manager and Assistant Vice President, Chesapeake Payment Systems

Why They Prefer ControlScan

Helpful Tools

“Everyone I’ve interacted with at ControlScan is dedicated to helping us grow our business and be successful, and they have given us great tools to do just that,” says Johnston.

Malesky also credits SecureEdge and PaySafe UTM Firewall for their role in helping the bank help its merchants: “With ControlScan, we knew we had the right tools once we made contact with our merchants.”

Responsive Service

“The responsive service and attention to detail has been overwhelming in a great way,” says Johnston. “From the service we get, it feels like we are ControlScan’s only priority.”

Simplified Security

The SecureEdge platform enables Chesapeake to go into the SAQ with a merchant and see exactly what they are seeing, guiding them through any processing-specific sticking points.

Happy Merchants

“We’ve found that talking about PCI compliance and helping the merchant with it in the early stage of the relationship helps them understand the gravity of it,” says Malesky. “It also helps ensure a higher probability they will be compliant because we’re helping them with it from day one.”

A True Partnership

“With ControlScan, we really feel like we have a partner, not just a vendor,” Malesky says.

UTM Firewall Use Case: Pizza Shop

Joe Mayfield tells the story of a pizza shop for which Chesapeake recently installed a PaySafe UTM firewall...

“The pizza shop was having a lot of communication errors with their store’s original dial-up connection, and that was leading to double charges of their customers. If you have a regular customer that spends \$30 with you and they end up getting double charged—even if the extra charge eventually falls off—that could result in a lost customer.”

Not only does the PaySafe Firewall help with this shop’s payment security, its high-speed, wireless router functionality provides additional value by eliminating the double charges that had once plagued them.

“Connecting this pizza shop with the PaySafe firewall means this merchant no longer has to struggle with double charges. That saves us time and money as well, because we’re not having to do as much support as we were doing previously.”



04.

The Result:

A mid-90s Portfolio PCI Compliance Rate

The partnership between ControlScan and Chesapeake Payment Systems has helped the bank meet its goal of strong merchant PCI compliance. “ControlScan has provided professional, dedicated service and the right tools to help us reach our goals,” says Johnston. “Our overall compliance rate for our merchants started out in the 60s, and now it is in the mid-90s.”

The Chesapeake team feels good that they are doing what’s right for their merchants, and a below-average attrition rate proves that their merchants also appreciate the relationship. “Our merchants understand that PCI compliance is more than checking a box or paying a fee; that it’s a critical part of maintaining a healthy business,” Johnston adds.

Due to these partnership successes, the future of the Chesapeake-ControlScan relationship looks bright. According to Malesky, “The partnership is going to continue to grow because our companies share a mutual belief in helping out customers and protecting them. ControlScan helps secure our merchants, but they also help secure us and support our reputation in the marketplace.”

“ControlScan is in business to help companies mitigate financial losses from being non-compliant. Being able to have a partner that can help reinforce what’s important for our merchants, and why it’s important, has been key to our success.”

- Kate Root, SVP/Managing Director, Chesapeake Payment Systems

More About ControlScan

We've got your back.

ControlScan managed security and compliance solutions help secure IT networks and protect payment card data. Thousands of businesses throughout the U.S. and Canada partner with us for easy, cost-effective access to the expertise, technologies and services that keep cyber criminals and data thieves at bay. Visit us today at ControlScan.com.



Technology and Services Provided

- 24x7 Network Monitoring
- Managed Detection and Response
- Endpoint Detection and Response
- Managed UTM Firewall
- ASV Vulnerability Scans
- Network and Application Layer Penetration Testing
- PCI DSS, P2PE, QPA and HIPAA Assessments, Advisory and Analysis
- Cybersecurity Consulting and Analysis

