

Success Story:

KBO Payment Processing Reignites its ControlScan PCI Partnership for Complete Visibility and Strong Results

[KBO Payment Processing, LLC](#), helps small- to mid-sized businesses (SMBs) grow through properly implemented technology and services for electronic payment acceptance. Because KBO focuses on reducing merchants' costs to accept credit cards and other forms of electronic payment, the company also looks for ways to reduce its own Payment Card Industry (PCI) related expenditures.

In an effort to cut costs, KBO discontinued its PCI program with ControlScan to utilize another data security company promising the same great service at a lower price. KBO soon discovered, however, that there were no similarities between the two service providers and that their merchants' security hung in the balance. KBO subsequently reignited its partnership with ControlScan, and in the first three months following reinstatement, saw the PCI compliance rate within its merchant portfolio jump by more than 20 percent.

The Challenge: A Cut-Rate Solution with Equally Cut-Rate Results

KBO Payment Processing, LLC, is a full-service, registered Independent Sales Organization (ISO) and Merchant Service Provider (MSP) that specializes in helping SMBs accept credit cards and debit cards as well as other forms of electronic payment. The company's strategic partnerships have made it a go-to provider for restaurants, retailers, dental offices, accounting firms, charitable organizations, and more.

According to Kelly King, KBO co-owner and VP of operations, the company has a "very low" merchant attrition rate due to its merchant-by-merchant focus and aggressive pricing for long-term relationship building. One of the areas KBO is consistently challenged with is managing its own costs so that its merchant portfolio can continue to benefit.

"We are certainly cost-conscious; however, we have always seen the value in executing a PCI partnership that protects our merchants from data thieves," said King. "We know that a single breach can put a merchant out of business—and we don't want that."

In 2011 a data security company approached KBO with the promise of a lower-cost PCI program that would still meet their needs, which were currently being fulfilled by ControlScan. KBO took the rival company up on its offer; however, it wasn't long before they began to experience service and reporting issues.

They claimed to be a 'PCI compliance partner,' but we had very little visibility into what they were doing to assist our merchants," said King. "We were making regular calls for clarification and information, but most of the time we couldn't get the input we needed."

There was no process automation, so compliance reporting was painful," added Elisabeth Herbert, Administrator, KBO. "After a few months of reporting, we realized that the compliance numbers we were seeing had to be inaccurate, because they weren't changing. We were completely in the dark as to the state of our merchants' security."

The Solution: Returning to a True Partnership

KBO and ControlScan rekindled a PCI partnership in May, 2012. Based on a jointly designed plan of action, ControlScan professionals immediately went to work, reaching out to KBO's merchants with timed communications and high-touch support services to encourage them to take the steps required to complete the requirements of the PCI Data Security Standard and attest to PCI compliance. KBO merchants' access to myControlScan.com, an easy-to-use online merchant portal that guides them through each step of the PCI compliance process, has also helped drive compliance rates up.

KBO receives and utilizes information generated by ControlScan's PCI Dashboard, a powerful tool that provides complete visibility of merchants' current PCI compliance status, at both the portfolio and individual merchant levels, as well as all ControlScan communications and support interactions with individual merchants. In addition, a full suite of on-demand reports helps KBO adhere to reporting requirements, including turnkey card brand reports.

A dedicated ControlScan account team supports KBO by monitoring program results and helping to make any necessary adjustments. This personalized support ensures that KBO's needs are efficiently addressed.

The Result: The Best Team and the Best Tools for the Job

In the first three months following their renewed partnership with ControlScan, KBO saw the PCI compliance rate within its merchant portfolio jump by more than 20 percent. Time saved by KBO personnel in assisting merchants with compliance has enabled the company to increase its focus on new service offerings and business development.

"ControlScan makes the PCI compliance process so much easier for our merchants," said King. "At the same time, they simplify our lives with easy-access support services and automated, accurate reporting. We're glad we came back to ControlScan, because they really do have the best team and the best tools for the job."

About ControlScan

Headquartered in Atlanta, ControlScan delivers unified security and compliance solutions that help small and mid-sized businesses secure sensitive data and comply with information security and privacy standards. We support business owners, franchisees and merchant service providers with technology, services and expertise for PCI DSS, HIPAA and EI3PA compliance; vulnerability detection and risk mitigation; POS, e-commerce and mobile security; and more. For more information, please visit ControlScan.com or call 1-800-825-3301.