

The Acquirer's Blind Spot

Managing Portfolio Risk Beyond PCI Compliance

VIKINGCLOUD®





20 YEARS OF SECURING PAYMENT DATA

PCI Security Standards Council

Gabe Moynagh

GM, Acquirer Business Development

VIKINGCLOUD®

Michael Aminzade

VP, Compliance & Risk Services

VIKINGCLOUD®



Our Journey Begins



Source: World Bank, Small and Medium Enterprises (SMEs) Finance.

The Backbone of the Global Economy

SMBs:

- 90% of global businesses.
- 60–70% of worldwide employment.

And Your Business

- Typically, the most profitable, fastest-growing segment.
- 20% of card volume and 65% of revenue.

But …

2–3X the fraud loss of enterprise merchants.

PCI DSS Did Its Job.

Nearly 20 years of securing payment data.

- **One Standard.**
- **Real Protection.**
- **Earned Trust.**



- **One global standard**
  giving businesses a clear roadmap to follow.
- **Comprehensive**
  with successive iterations updating baseline hygiene for real card fraud and breach protection.
- **4-tier, tailored compliance system**
  to align effort with risk.
- **Professional ecosystem**
  (QSAs, ASVs, SAQs) to ensure oversight and confidence in digital transactions.

The Ground has Shifted.

A point-in-time snapshot meets a 24/7 operating reality.

CASE STUDY EXAMPLE: **QSRs**

40% Use AI drive-thru or voice ordering.

78% Have delayed a security patch to stay open.

62% Run six or more vendors per location.







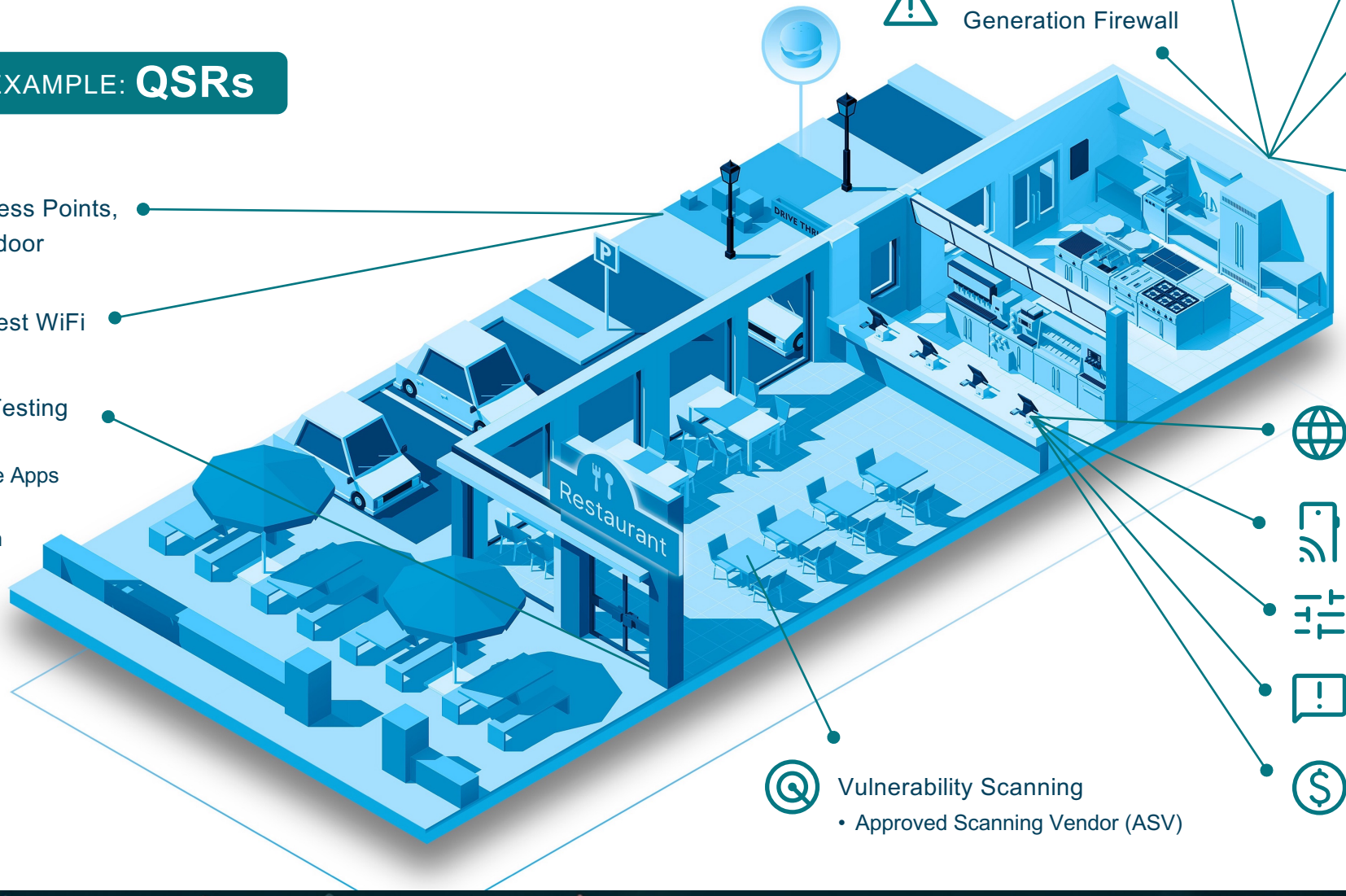


Source: Cyber Risk, Supersized: The 2026 QSR & Fast Casual Restaurant Report, VikingCloud, July 8, 2026.

An Expanding Attack Surface.

PCI DSS addresses a shrinking part of merchant risk.

CASE STUDY EXAMPLE: **QSRs**



Wireless Access Points, Indoor & Outdoor

Secure & Guest WiFi

Penetration Testing
- Network
- Web & Mobile Apps
- APIs
- Segmentation

Intrusion Detection & Prevention System (IDS/IPS)

Security Info & Event Management (SIEM)

Managed Next Generation Firewall

Endpoint Detection & Response (EDR)

Managed Detection & Response (MDR)

Broadband & 5G Primary Internet

Cellular Failover Internet

Managed Switch

VoIP Business Phones

Payment Solution

Vulnerability Scanning
- Approved Scanning Vendor (ASV)

The Compliance-Security Gap.

Compliance and security are not the same thing.



Source:

1. *VikingCloud, 2026 SMB Threat Landscape Report, 2026.*
2. *VikingCloud proprietary analysis, 2026.*

The Compliance-Awareness Gap.

Compliance and security are not the same thing.



Sources:
1. *VikingCloud, Cyber Risk, Supersized: The 2026 QSR & Fast Casual Restaurant Report, 2026.*
2. *Verizon, 2022 Payment Security Report.*

The Compliance-Continuity Gap

A snapshot. Not a long-term safeguard.

Nearly three in four businesses

drift out of compliance before their next review – even large enterprises with full security teams.



Source: Verizon, 2020 Payment Security Report.

The Compliance-Continuity Gap

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Their Risk Becomes Yours

You’re in the driver’s seat. With no real-time visibility.



A Strategic Dead End

Revenue.

2–3x

higher vs. enterprise fraud and chargeback rates[1].

Merchants.

55%

say a cyberattack costing less than $50,000 would be enough to put them out of business[2].

Trust.

78%

attacked despite PCI status.



Source:

1. *How Acquirers Are Assessing Merchant Risk (Datos Insights, July 27, 2022).*
2. *VikingCloud, The 2025 SMB Threat Landscape Report.*

Shifting from Validation to Risk-Directed Security

Defend your merchants and your merchant portfolio.



Compliance-Driven Security

The proven baseline.
Point-in-time validation.

Risk-Directed Security

Real-time prioritization.
Adaptive, continuous defense.

A Living View.
Not a Snapshot.

A live, evidence-based view of risk across your merchant book:

- Continuous monitoring.
- Internal and external signals.
- Site-specific visibility.



Lower Exposure. Stronger Portfolios.

Protecting merchants with risk directed security is good for business.





Lead at the speed

of the threat!

Thank you.

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Visit us at **Booth: #13**

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