



# The Future of Cyber Risk & Compliance Management for Merchant Service Providers

Richard Jones, Head of Business Development  
ZeroRisk (Powered by Advantio)



**1**

**Why Place the Emphasis on Risk?**

**2**

**Prioritised Remediation To Reduce Risk**

**3**

**Raising the Cyber Security Bar for SMBs**

# The Challenge

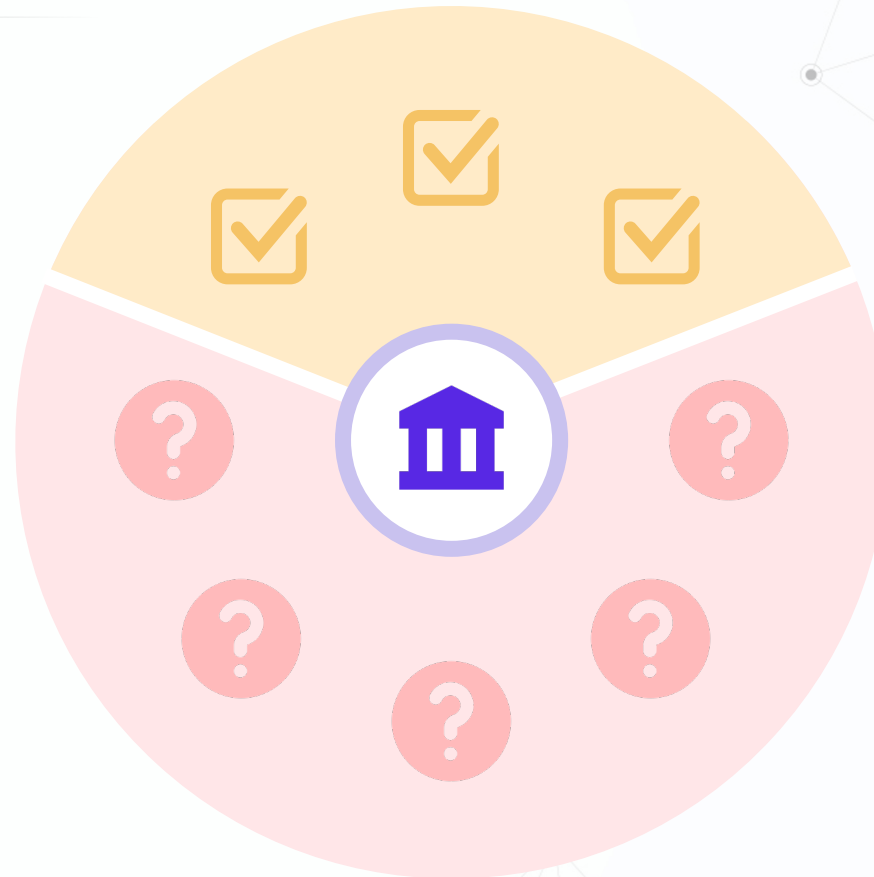


## PCI Compliance DSS SAQ:

- ✓ Technical competence
- ✓ Reliability of submissions
- ✓ Limited scope

## Cyber Risk:

- ? Business continuity
- ? Consumer confidence
- ? Merchant viability



# About Advantio



**Largest European Head Quartered cybersecurity and compliance specialists, serving payment and fintech clients, globally**

- Over 13 years of industry expertise
- Merchant, MSP, banking & payment clients globally
- PCI compliance specialism
- PCI SSC GEAR members
- ZeroRisk compliance & cyber risk management



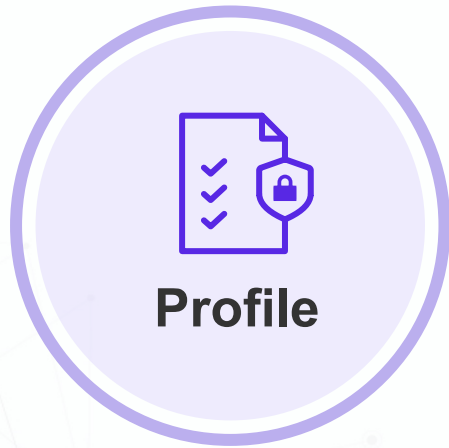
**Richard Jones**

Head of Business Development

**ZeroRisk.io**

# Why Place the Emphasis on Risk?

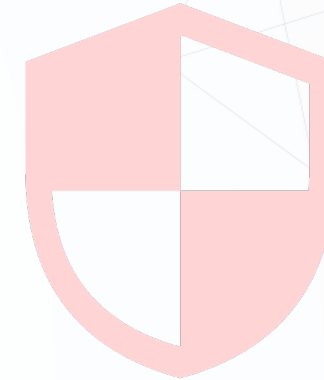
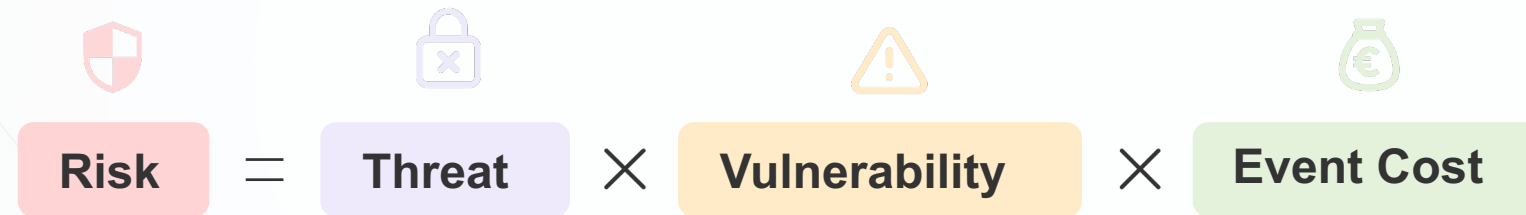
# Risk Management Journey



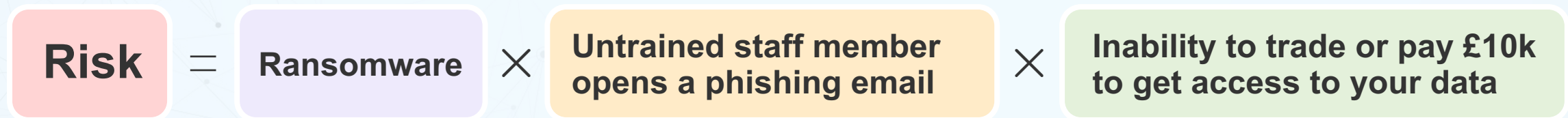
# A Typical Merchant Portfolio



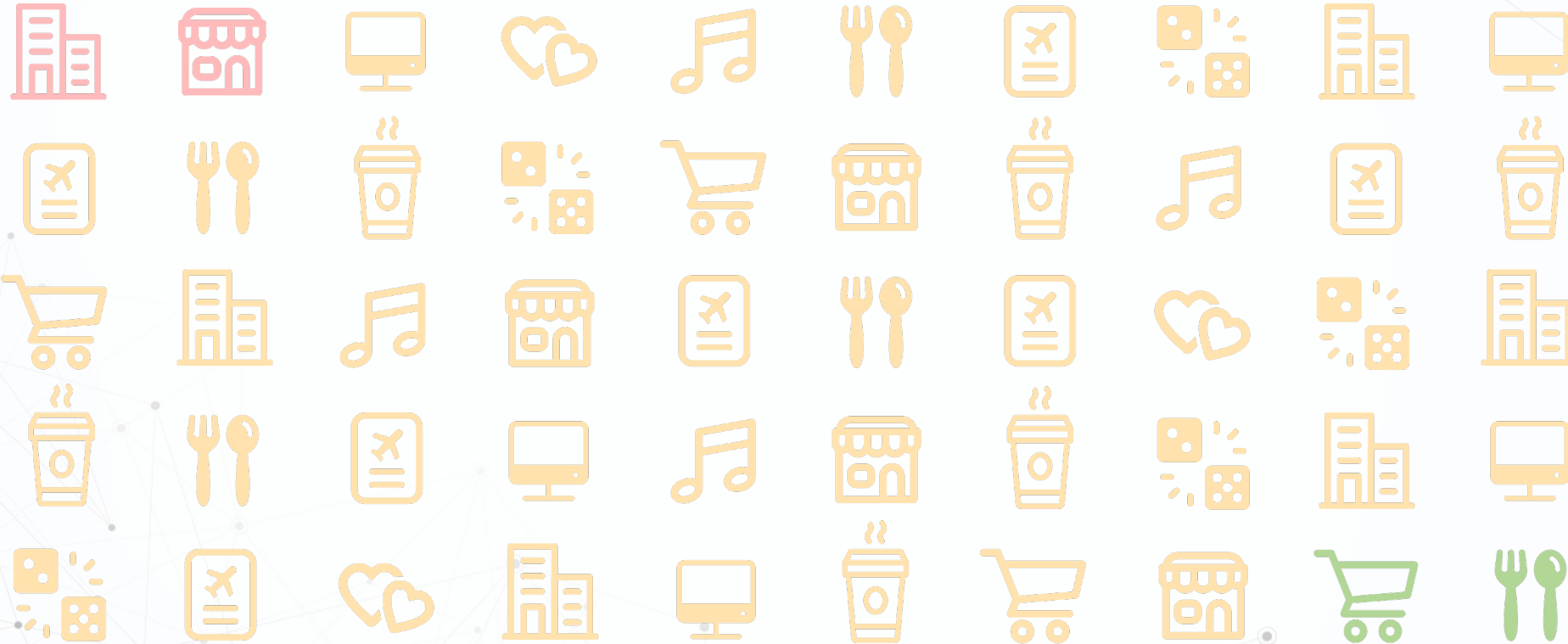
# Calculating & Measuring Risk



**Example:**



# A Typical Merchant Portfolio



# Prioritised Remediation To Reduce Risk

# Risk Management Journey



# Targeted Merchant Engagement



## Portfolio



Risk Score: B+  
Recommendations  
Marketplace



## Segments

Electronic Retailers

Airlines

Hospitality

Gaming



## Specific Merchants

GameConsole.com

EverydayElectronics.com

TvsRus.com

PhoneShop.com

# Easy Access To Essential Tools & Services



Essentials:



**Password  
Management**



**Anti  
Malware**



**Email  
Security**



**System  
Backups**



**Security  
Awareness  
Education**

Best Practices:



**Software  
Updates**



**Pen  
Testing**



**Anti  
Fraud**



**ASV  
Scanning**



**Cyber  
Insurance**

# Risk Rising To the Top

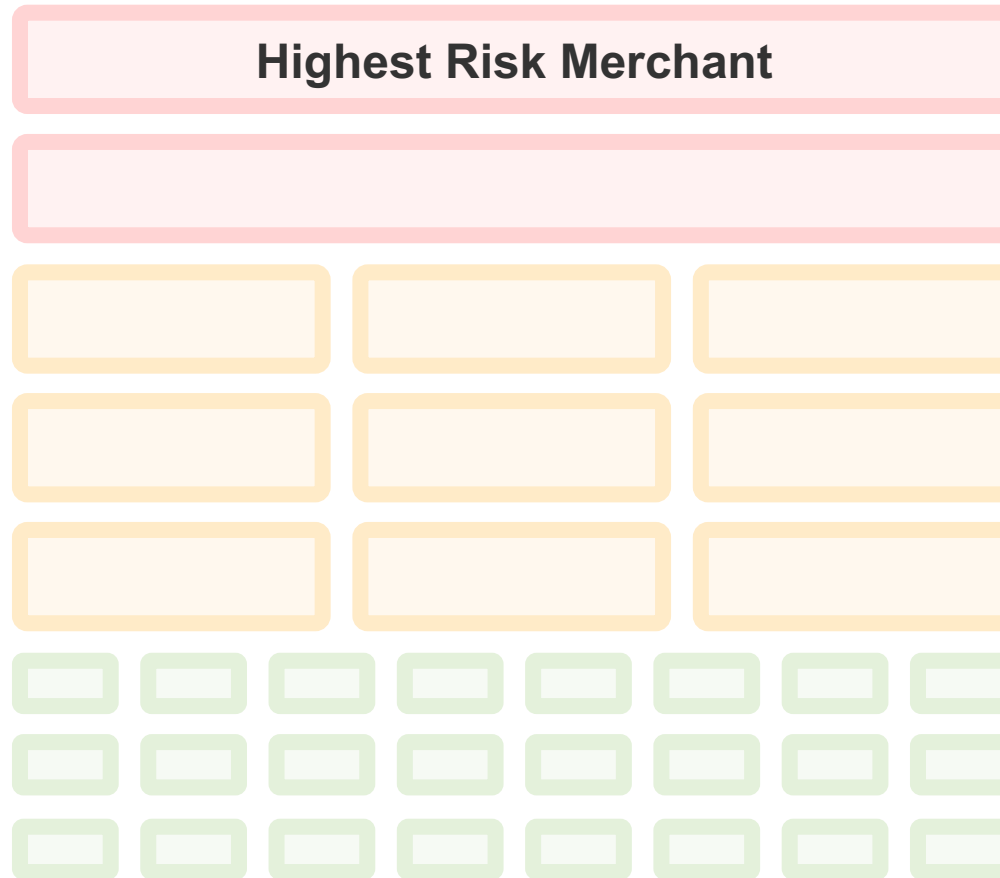


Prioritize the riskiest merchants first

High Risk ●

Medium Risk ●

Low Risk ●



High Priority

Low Priority

# Raising the Cyber Security Bar for SMB Merchants

# Risk Management Journey



Profile



Prioritize



Protect

# Changing the Merchant Mindset

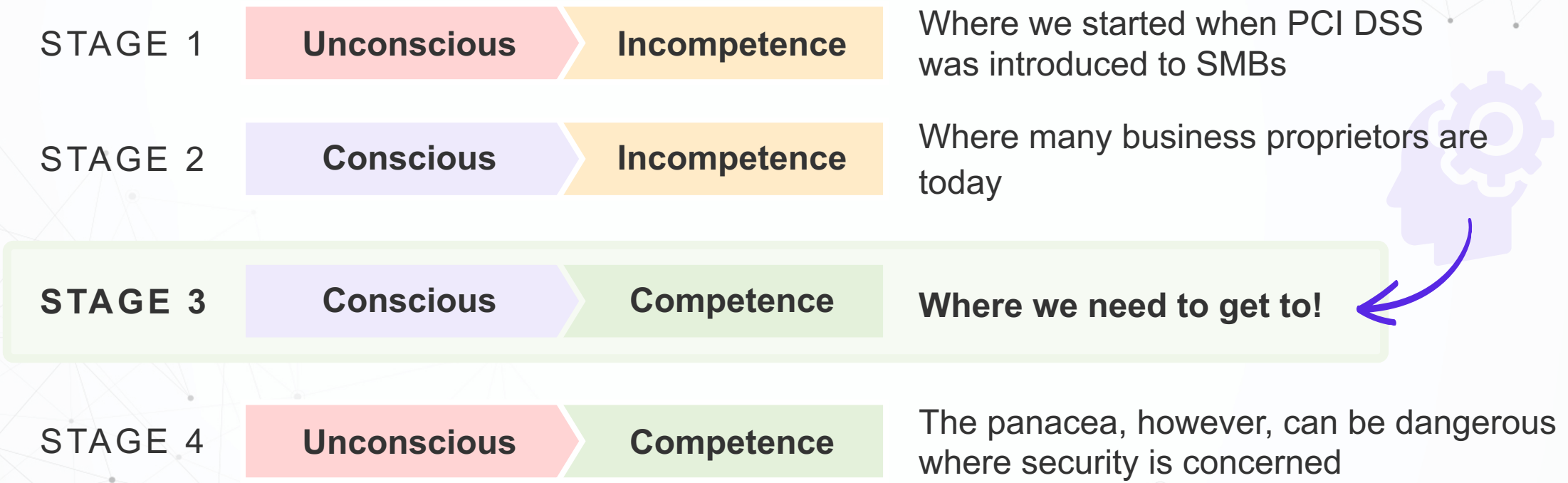
**Urgent + Important**

**Important + Not Urgent**

**Urgent + Not Important**

**Not Urgent +  
Not Important**  
Where We Are!

# Establishing Cyber Maturity



# The Cyber Risk & Compliance Life Cycle



# The Future of Cyber Risk Management for MSPs



Profile



Prioritize

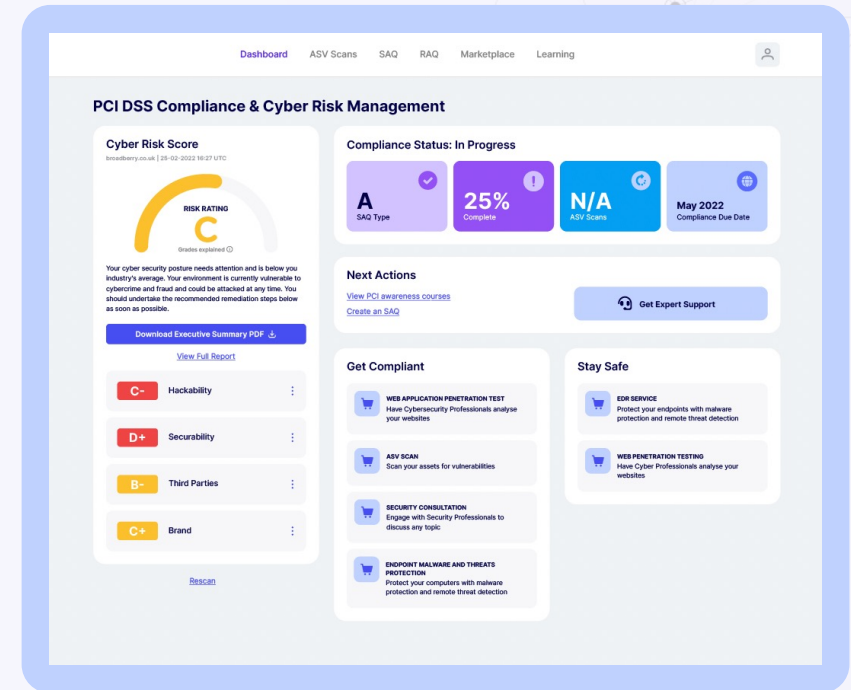


Protect



Learn more at

[ZeroRisk.io](https://zerorisk.io)



Visit us at the Advantio booth to find out more