BACKGROUND
NCMIC is the nation’s largest provider of chiropractic malpractice insurance. Their motto, “We Take Care of Our Own,” applies to everyone within the NCMIC organization, including their merchants who use NCMIC Finance Corporation’s card processing equipment.

NCMIC’s merchants often complained about the tedious process of becoming PCI compliant. Jean Gerritsen, VP of Card Services at NCMIC, teamed up with SecurityMetrics to develop a solution that would simplify the PCI process for NCMIC’s merchants. Working with SecurityMetrics’ Director of Customer Success, Scott Robinson, Jean used FastPass to create a questionnaire that allows merchants to see if they qualify for Visa’s TIP program, which eliminates the need for merchants to validate PCI compliance.

"OUR MERCHANTS DON’T TALK PCI, (BUT) FASTPASS GIVES US THE CAPABILITY TO MAKE IT MERCHANT-FRIENDLY LANGUAGE. IT HAS REALLY BEEN GOOD FOR OUR MERCHANTS BECAUSE IT’S NOT AS FRUSTRATING (FOR THEM) TO GET THROUGH PCI."

—JEAN GERRITSEN
VP OF CARD SERVICES, NCMIC

PCI CHALLENGES YOU FACED
• Our merchants complained that the Self-Assessment Questionnaire (SAQ) was too long.
• Our merchants didn’t understand some of the more technical aspects of PCI compliance. They felt like it was too difficult.

RESOLVING CHALLENGES WITH SECURITYMETRICS’ HELP
• Being a member of SMAC (SecurityMetrics Advisory Council) gave me a voice so that SecurityMetrics was aware of my concerns and helped me work on a solution.
• Working with Scott from SecurityMetrics, we used FastPass to develop a six-question questionnaire, and if our merchants could answer “yes” to each of the questions, they were done with PCI. They didn’t have to worry about completing an SAQ or passing scans because they qualified for Visa’s TIP program. 75% of our merchants fell into this category.
• For those 25% of merchants who didn’t qualify for the TIP program, FastPass was still able to pre-fill several questions in their SAQ, so the process was simplified for them. These merchants also benefit from the educational content provided by SecurityMetrics throughout the SAQ.

GOALS ACHIEVED WORKING WITH SECURITYMETRICS
• “We saw a 15% increase in our merchant compliance rates just two months after implementing FastPass.”
• “SecurityMetrics has simplified the PCI process for our merchants by providing them with a user-friendly compliance process.”