



StaySafeOnline.org
National Cyber Security Alliance

2010 NCSA / Visa Inc. Small Business Study

National Cyber Security Alliance

Visa Inc.

Zogby-463

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Company Profiles

1. What is the size of your company in number of employees?

1-9	86%
10-25	9%
26-50	3%
51-100	2%
101-200	>1%
More than 200	>1%

2. What is the size of your company in annual revenue?

\$0-\$249,000	58%
\$250,000-\$499,000	12%
\$500,000- \$999,000	8%
\$1 million- \$5 million	12%
More than \$5 million	3%
Not Sure/Refuse	7%

3. What type of business do you own?

	General Survey
Agriculture/Mining	3%
Finance/Insurance	6%
Information	5%
Manufacturing	6%
Real estate	7%
Retail/Distribution	9%
Accommodation and food service	2%
Transportation	2%
Utilities	1%
Construction	5%
Professional/Scientific/Technical Services	20%
Education services	2%
Healthcare services	6%
Arts/Entertainment/Recreation	5%
Management	22%
Public administration	6%
Not sure	>1%
Other	19%

4. How long has your company been in business?

Less than a year	4%
1-5 years	20%
6-10 years	19%
11-15 years	15%
16-20 years	11%
More than 20 years	31%
Not sure	>1%

5. How would you describe your small business?

Brick and mortar small business	41%
E-commerce small business	17%
Both brick and mortar and e-commerce	16%
Not sure	8%
Other	19%

Customer/Payment Security

6. Do you accept debit or credit cards for payment? (Specify debit, credit or both)

Yes, Debit	>1%
Yes, Credit Cards	8%
Yes, Both	25%
None	66%

7. What percentage of your sales are made on debit or credit card purchases?

General Survey	
1%	2%
2%	2%
3%	2%
5%	8%
8%	>1%
10%	10%
12%	>1%
15%	4%
17%	>1%
20%	7%
25%	5%
30%	5%
33%	>1%
35%	1%
40%	5%
42%	>1%
45%	1%

99%	2%
100%	8%
50%	6%
51%	>1%
54%	>1%
55%	>1%
60%	5%
65%	2%
66%	>1%
70%	3%
75%	2%
80%	5%
85%	1%
90%	5%
94%	>1%
95%	2%
97%	>1%
98%	>1%

8. Do you use a stand-alone terminal to accept card payments or use an integrated system that connects the terminal to a computer program, a check-out system or back-end data base?

A stand-alone terminal	37%
An integrated system that connects the terminal to a computer program	23%
A check-out system	13%
A back-end data base	10%
Other	17%

9. Do you store customer credit or debit card information?

Yes	14%
No	85%
Not Sure	2%

10. Where do you store customer credit or debit card information?

Electronically	55%
Paper files	28%
Both	26%
Other	2%

11. Which of the following best describes how you collect customer credit or debit card information?

In-Store System automatically collects and stores information when a customer swipes his/her card 4%

In-Store System automatically collects and DOES NOT store information when a customer swipes his/her card 27%

Online System automatically collects and stores information when a customer place an order 11%

Online System automatically collects and DOES NOT store information when a customer place an order 28%

12. If your customer data, such as credit or debit card information or other personal identifying data, were lost or compromised do you a plan in place to respond?

Yes	43%
No	48%
Not sure	9%

13. Are you aware that all businesses that accept payment cards are required to be compliant with the Payment Card Industry Data Security Standard?

Yes	46%
No	44%
Not sure	10%

14. Are you currently compliant with the Payment Card Industry Data Security Standard?

Yes	36%
No	35%
Not sure	28%

15. Do you use a computer software program to handle card payments?

Yes	17%
No	76%
Not sure	6%

16. Is the payment application you use on the list of application that have been validated against the Payment Application Data Security Standard?

Yes	21%
No	45%
Not sure	34%

17. Who do you turn to most for information about or help with card security?

Financial Institution, acquiring Bank	21%
Processor or agent	16%
Trade association	1%
Major brands such as Visa, Mastercard, American Express, Discover, etc.	12%
Other	23%
Not Sure	27%

18. Do you accept PIN transaction?

Yes	7%
No	88%
Not sure	6%

19. If so, are the PIN terminals you use on the list of approved PIN Entry Devices managed by the PCI Security Standards Council?

Yes	69%
Not sure	31%

Company & Employee Security

20. What percentage of your employees uses laptops for company business?

None	31%
1-25%	24%
26-50%	6%
51-75%	4%
76-100%	35%

21. Have any of your company laptops ever been lost or stolen in the last 12 months?

Yes	2%
No	98%
Not sure	>1%

22. Did the stolen or lost laptop contain sensitive customer financial or employee data?

Yes	33%
No	67%

23. Do you have a company-wide policy that employees are not allowed to connect company devices to unsecured wireless network?

Yes	41%
No	58%
Not Sure	2%

24. Do you agree or disagree that you have adequate policies and procedures for keeping our data and computers systems secure?

Strongly agree	44%
Somewhat agree	41%
Somewhat disagree	8%
Strongly disagree	2%
Don't know	3%

25. Do you agree or disagree that at least 80% of my employees are aware of company policies on data security and procedures and follow them?

Strongly agree	71%
Somewhat agree	18%
Somewhat disagree	3%
Strongly disagree	2%
Don't know	3%
Not sure	3%

26. Do you agree or disagree that your company has adequate, fully up-to-date software protections in place to protect against viruses and malware?

Strongly agree	63%
Somewhat agree	30%
Somewhat disagree	3%
Strongly disagree	1%
Don't know	2%
Not sure	1%

27. What percentage of your employees use mobile phones, smart phones, or PDAs for work purposes?

0-25%	32%
26-50%	30%
51-75%	5%
76-100%	56%

28. Have any of your employees lost a mobile phone with customer information on it in the last 12 months?

Yes	3%
No	96%
Maybe	>1%
Not sure	1%

29. Can employees access company email or data through their phone?

Yes	39%
No	62%
Maybe	3%

30. Are all your employees required to reset their computer passwords in the last six months?

None	47%
1-3 hours	29%
4-6 hours	7%
7-9 hours	1%
More	9%
Don't Know	7%

31. Do you have a corporate policy for disposing of old computers and servers?

Yes	56%
No	42%
Not sure	2%

32. How confident are you that your business is protected against data thieves?

Very confident	43%
Somewhat confident	49%
Not at all confident	5%
Not sure	3%

33. Do you feel your business is more of a target or less of a target than large businesses when it comes to threats to sensitive customer and company data?

More of a target	6%
Less of a target	85%
Not sure	9%

34. Do you feel your business is more prepared or less prepared than large businesses when it comes to securing sensitive customer and company data?

More prepared	54%
Less prepared	23%
Not sure	23%

35. Is employee access to sensitive data and payment systems limited to a need-to-know basis?

Yes	83%
No	13%
Not sure	4%

36. Have you run a criminal background check on your employees who handle payment card data?

Yes	36%
No	55%
Not sure	9%

37. Do you regularly monitor your payment system logs for inappropriate access or other signs of trouble?

Yes	56%
No	35%
Not sure	9%

38. Do you agree or disagree with this statement, 'The high cost in time and money to fully secure the data in my business is not justified by the actual threat, which is low.'

Strongly agree	16%
Somewhat agree	36%
Somewhat disagree	19%
Strongly disagree	18%
Not sure	11%