

Prestige 23 Feature Spotlight: Login & Password Security Updates

Database security is on everyone's minds, and one of the easiest mitigation solutions is through improved login and password access. With the release of Debt\$Net[®] Prestige 23, **logins now lock** after three (3) unsuccessful attempts.

Passwords have several enhancements as well:

- Admin users can set a forced expiration timeframe of their choosing, 45 days, 90 days, etc.
- Users may now change their own password without requiring manager assistance. However, managers may still override passwords.
- Password length is 8-16 characters, and must contain one each of uppercase, lowercase, a number, and punctuation.

Contact us to upgrade!



Debt\$Net has long partnered with **Applied Innovation**, an ARM industry fixture for 23 years, who have recently expanded their Pen Test services on a broader scale. Users and non-users of Applied Innovation platforms *who are Debt\$Net users* will **take in a 10% Discount on any Applied Innovation Pen Testing contracts signed by 12/31/23.**

Safeguards Rule Compliance: Penetration Testing

More than a vulnerability scan or a compliance audit, penetration tests are a controlled form of hacking designed to analyze the real-world effectiveness of *existing* security controls. Cyber criminals may use multiple attack methods to exploit a weakness; testing allows you to patch any weak spots before an attacker finds them.

Common types of penetration tests:

- *Network testing* identifies security vulnerabilities in connections with the internet and other external systems; includes servers, hosts, devices, and network services.
- *Web application testing* identifies insecure development practices in the design, coding, and publishing of vital software applications such as payment card data processing, and sensitive personal or proprietary data.

Generally, an annual test is recommended at minimum, and required by the new Safeguards Rule. *It is best practice to perform a test whenever:*

- Significant upgrades to infrastructure or applications occur.
- Major security patches are applied.
- End-user policies are updated or modified.
- New offices or office locations are established.
- New digital assets, like websites or cloud services, are launched.



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Convenience fees can be assessed to customers at a fixed rate when they use their credit or debit card to pay via “non-traditional” channels, *which can result in reduced payment processing costs*. Fee rules vary and are not available in every state. REPAY closely follows CFPB recommendations to help facilitate compliant fee programs. Contact **Dan Hartnett** (dhartnett@repay.com) at REPAY to learn more.



Did you know [BillingTree is now REPAY](#)? BillingTree joined REPAY in 2021, and has officially adopted the REPAY brand. While the name and logo may have changed, everything you love about the company remains the same. Learn more about the [Debt\\$Net integration with REPAY](#).

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