

# Protect Your Customer Data

## BENEFITS AT A GLANCE

- Secures cardholder data for card-present transactions, including swiped and manually keyed
- May lower Payment Card Industry (PCI) compliance costs
- Integrates with most point-of-sale (POS) systems, usually with minimal impact and low disruption
- Potentially reduces the risk of harm if/when a system breach occurs since any encrypted data obtained is useless without decryption keys

## Protecting Your Customers' Data

Protecting customer account data is a critical need for every company that accepts payments. Not only do merchants have to comply with the Payment Card Industry Data Security Standards (PCI DSS), they also have to consider the implications of a breach on their ongoing business operations.

The costs for ongoing PCI compliance range from \$0.07 per transaction for a large merchant to \$0.25 per transaction, depending on merchant size.\* Breach costs are estimated at between \$90 and \$305 per customer record, according to Forrester Research.

Chase Paymentech believes Safetech™ Encryption offers a cost-effective solution for your security and compliance needs. Safetech Encryption encrypts card data at the moment a card is swiped and keeps it encrypted throughout your network. In partnership with VeriFone Holdings, Inc., Chase Paymentech provides an industry-leading retail payment security solution.

## How It Works

Our solution eliminates the processing, transmission and storage of unprotected account information on your systems. The customer's card data is encrypted and formatted so that your POS systems process it normally, but is rendered useless to any

other person or system who obtains it. The encrypted data is then transmitted to Chase Paymentech, where it is decrypted and processed through the payment brand networks. The result: Vulnerable card data is never stored on your network – providing true security and peace of mind. And, in the event a breach does occur, the payment data stored there is of no use to identity thieves. This entire process is unnoticeable to your customers who use cards to pay for goods and services.



\*Javelin, Industry reports. SEC and TJK public reports.



### Easy Integration

Safetech Encryption can be easily integrated into your existing payments infrastructure. It is available on the VeriFone 800 Series hardware and it can also be implemented without changes to most POS and enterprise applications.

### Flexibility That Meets Your Needs

Safetech Encryption is compatible with all U.S. credit cards, debit cards and payment-network branded pre-paid cards, as well as some private label cards. It does require frame/MPLS or VPN connections to Chase Paymentech.

In addition to providing enhanced security, Safetech Encryption can also decrease your ongoing security costs by removing some of your operations from the scope of PCI compliance.

## ENSURE DATA SECURITY

### Next Steps

Contact your Chase Paymentech representative to set up a technical review with your IT management or security team. We can provide expert consultation and an in-depth look at the technological features of Safetech Encryption.

### Visa's Security Goals

Chase Paymentech's Safetech Encryption meets the Visa® data encryption standards and best practices:

- ✓ Limit cleartext availability of cardholder data and sensitive authentication data to the point of encryption and the point of decryption.
- ✓ Use robust key management solutions consistent with international and/or regional standards.
- ✓ Use key-lengths and cryptographic algorithms consistent with international and/or regional standards.
- ✓ Protect devices used to perform cryptographic operations against physical/logical compromises.
- ✓ Use an alternate account or transaction identifier for business processes that requires the primary account number to be utilized after authorization, such as processing of recurring payments, customer loyalty programs or fraud management.

### Make the Right Call

For more information on how Safetech Encryption can work for your business, call **800.824.4313** today.