Carat

Data protection helps keep your payments secure

Protect your business and your customers from the consequences of a data breach

Data breaches are on the rise. Your customers know this and are trusting you to keep their personal information safe. Are you doing everything you can to make this happen?

Client Benefits:

- Reduce risk associated with the loss of cardholder data
- Prevent the loss of brand equity and trust
- Decrease PCI compliance scope

~14.6+
billion data records
stolen since 2013

46%
of companies in U.S.
failed PCI DSS in 2016

20%
failed on protecting
data in transit
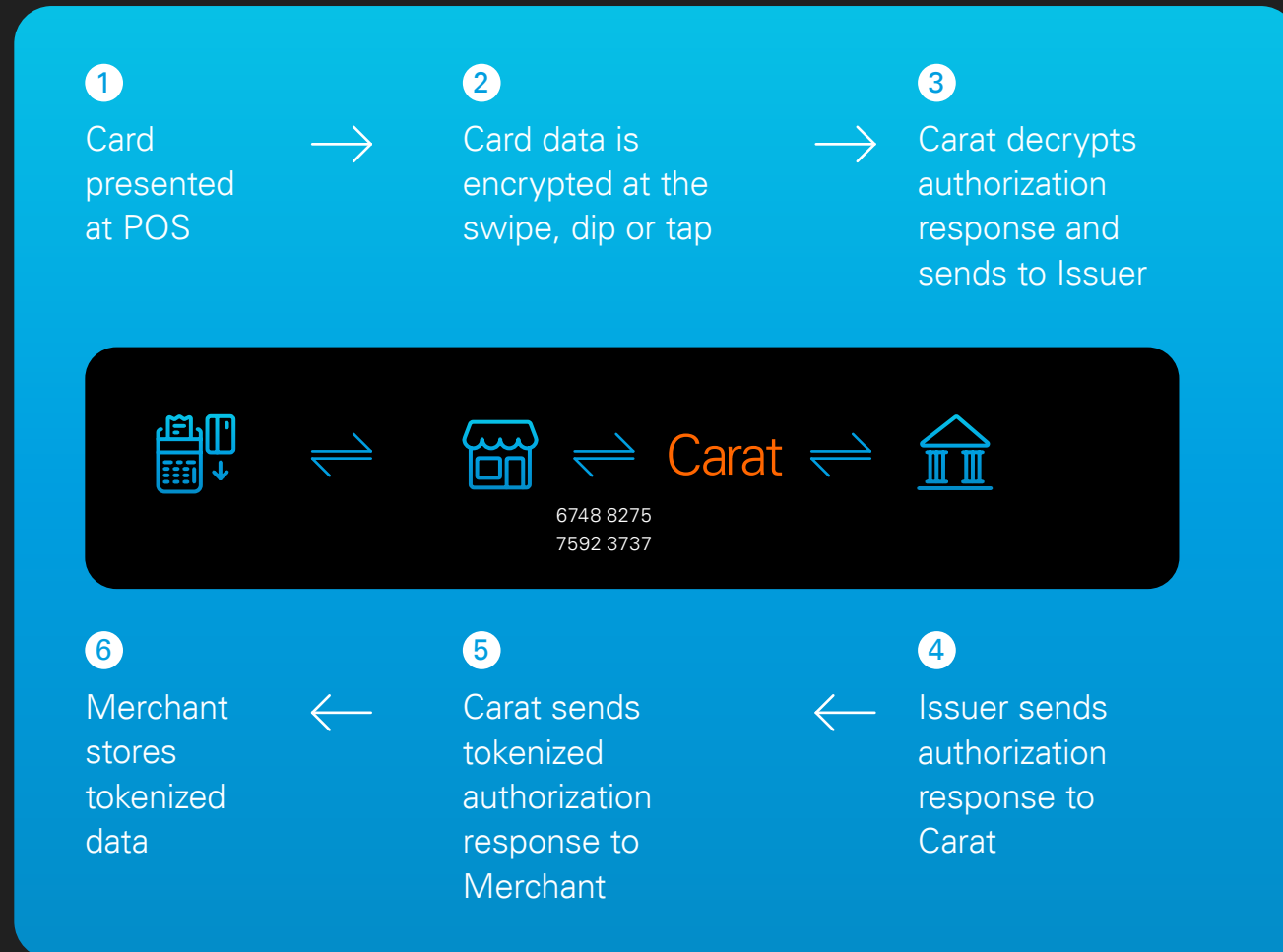
35%
failed on protecting
stored cardholder data

How It Works

1. Card presented at POS →
2. Card data is encrypted at the swipe, dip or tap →
3. Carat decrypts authorization response and sends to Issuer

6748 8275
7592 3737

6. Merchant stores tokenized data ←
5. Carat sends tokenized authorization response to Merchant ←
4. Issuer sends authorization response to Carat

By removing cardholder data from in-store and corporate systems, Carat helps reduce your PCI compliance scope and effort.

Our encryption and tokenization solution requires little to no new hardware and offers multiple encryption formats for easier integration into your systems, and business processes.

Carat offers multiple layers of security to help safeguard cardholder data at every stage of the payment process. Together with EMV®, part of your payment acceptance solution, it provides a multilayered, end-to-end approach:

Encryption
Protecting cardholder data in transit from the swipe of the card until it reaches Fiserv secure data center.

Tokenization
Tokenization is the process of substituting a sensitive data element with a non-sensitive equivalent – referred to as a token – that has no external meaning or value.

EMV
Chip-based technology reduces the risk of accepting counterfeit cards in face-to-face transactions. PIN-enabled cards reduce the risk of counterfeiting, and misuse of lost or stolen cards.

Contact your **Carat Relationship Manager** today for more information.

fiserv.

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