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?

Use the TransArmor® Solution from Fiserv to:

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

Sources:
1. Aite Group
2. Breach Level Index: 2018: Data Privacy and New Regulations Take Center Stage Report
3. 2016 Contact Babel Survey

~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
The TransArmor® Advantage: How It Works

1. Card presented at POS
2. Card data is encrypted at the swipe, dip or tap through TransArmor
3. Fiserv decrypts authorization response and sends to Issuer
4. Issuer sends authorization response to Fiserv
5. Fiserv sends tokenized authorization response to Merchant
6. Merchant stores tokenized data

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

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

TransArmor Data Protection 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.

Let’s get started. Connect with an expert.