42.8 million cyberattacks are expected this year alone. How can businesses eliminate their data as a target for hackers? Three technologies - EMV chip, tokenisation and point-to-point encryption can help organizations make their customer data less valuable to criminals.

Here's how it works:

**EMV CHIP**

*What:* Prevents cards from being cloned

*How:* The chip creates unique transaction code with every purchase that can’t be replicated by counterfeit cards

*Best for:* Protecting in-store purchases, not online transactions

**TOKENISATION**

*What:* Masks card data as it travels through the transaction cycle

*How:* Math formula replaces original data with new values which are decrypted by the receiver

*Best for:* Data in transit

**POINT-TO-POINT ENCRYPTION**

*What:* Removes the need for card data to be stored by merchants or on consumers' devices

*How:* The original card value cannot be determined by the receiver

*Best for:* Protecting stored data used for customer service, loyalty programs and mobile payments

**For more information visit:**

www.pcisecuritystandards.org | @PCISSC

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**Fight Cybercrime by Making Stolen Data Worthless to Thieves**

There are many places card data travels throughout the transaction process. Each player that comes in contact with card data plays a vital role in keeping data safe.

- **Customer uses card at store or online**
- **Store owner point-of-sale (POS) computer system**
- **Store owner's bank**
- **Card networks**
- **Customer's bank**

**Stolen Data**

It cannot be read and used fraudulently by criminals.