Fight Cybercrime by Making Stolen Data Worthless to Thieves

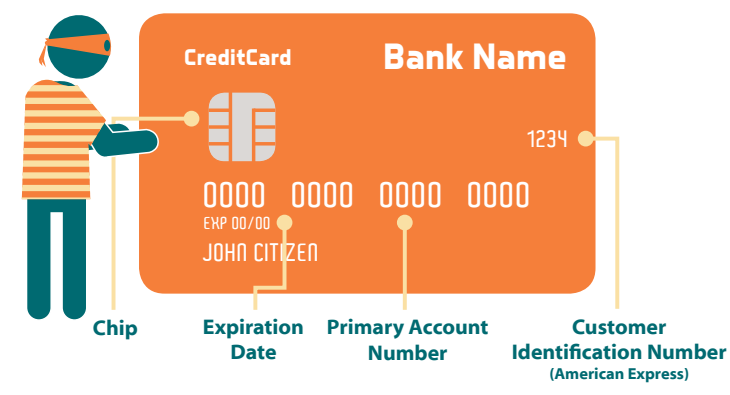
42.8 million cyberattacks are expected this year alone. How can businesses eliminate their data as a target for hackers? Three technologies - EMV chip, tokenisation and point-to-point encryption can help organizations make their customer data less valuable to criminals.

Here's how it works:

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.

VULNERABLE DATA



Customer uses card at store or online

Data needs to be protected both in transit and at rest

Store owner point-of-sale (POS) computer system

Store owner's bank

Card networks

Customer's bank

Technologies that protect data in the transaction process:

EMV CHIP

Card in hand is real!

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

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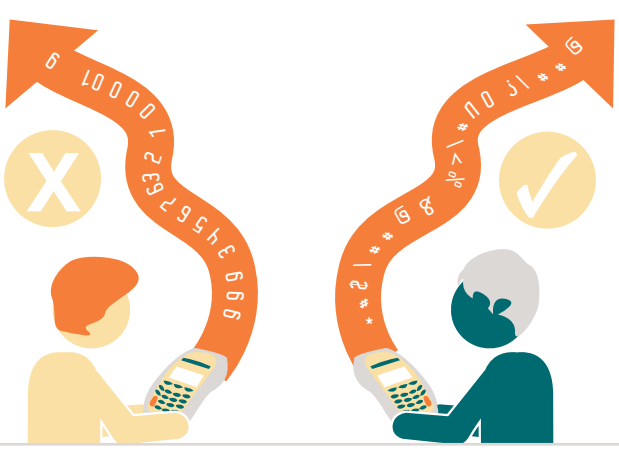
POINT-TO-POINT ENCRYPTION

Card data is unreadable!

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



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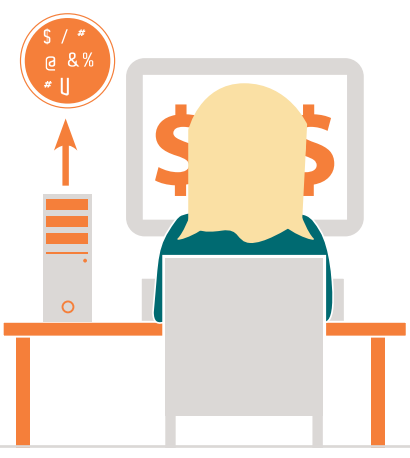
TOKENISATION

Card data is removed!

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



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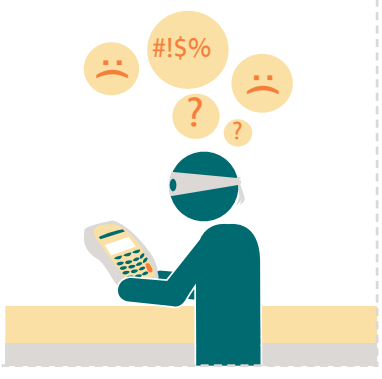
Data is Devalued.

It cannot be read and used fraudulently by criminals.



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