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

Sources:
1 Aite Group
2 Breach Level Index: 2018: Data Privacy and New Regulations Take Center Stage Report
3 2016 Contact Babel Survey 201
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
4. Issuer sends authorization response to Carat
5. Carat sends tokenized authorization response to Merchant
6. Merchant stores tokenized data
7. Carat sends tokenized authorization response to Issuer

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.

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.

Contact your Carat Relationship Manager today for more information.