

First Data® TransArmor® Solution

Small businesses have previously been of little interest to criminals looking for valuable credit and debit card data. However, these same small businesses are now being seen as easy targets. A Visa analysis has found that small merchants accounted for more than 80 percent of data security breaches.¹ A breach can cost over \$200 per compromised record², and it can expose your business to chargebacks, fines from banks or regulators and loss of your customers' trust.

The First Data® TransArmor® solution addresses these concerns by enhancing our already secure environment.

Easy-to-Implement, Comprehensive Protection That Can Grow With Your Business

The TransArmor solution, developed in partnership with RSA, a global leader in information security, is an easy-to-implement, service-based solution that armors and transforms cardholder data using two layers of security, encryption and tokenization, to protect your business and your customers' data. Encryption protects the cardholder data at the point of sale (POS) through approval, and then tokenization transforms the cardholder data into a randomly assigned token number protecting your customers' sensitive information and limiting your liability.

You can use the token number just like the actual cardholder number to manage business functions such as chargebacks, returns, recurring payments, and sales and marketing reports. But it can never be used to conduct a fraudulent purchase, even if a criminal is able to steal it.

Payment Solutions for Maximum Performance

Around the world every day, First Data makes payment transactions secure, fast and easy for merchants, financial institutions and their customers. We leverage our unparalleled product portfolio and expertise to deliver processing solutions that drive customer revenue and profitability. Whether the payment is by debit or credit, gift card, check or mobile phone, online or at the point of sale, First Data helps you maximize value for your business.

For More Information

For more small business information about payment processing, visit us on Facebook.

¹ Visa "Drop the Data" Web Site, 2009.

² Ponemon Institute "2009 Annual Study: Cost of a Data Breach."