



TransArmor® Solution

Protect your customers' valuable payment card data from the growing threat of payment card theft and decrease your risk of a data breach with the First Data® TransArmor® solution, an easy-to-implement, comprehensive payment card security solution.

Go Beyond: TransArmor® Solution

With lower budgets and fewer, if any, technical experts on staff, small businesses generally have weaker data security and have become prime targets for cybercriminals. Visa Inc. estimates about 95% of the credit-card data breaches it discovers are on its smallest business customers.¹ And each compromised record can cost a merchant more than \$214,² resulting from fines from banks, regulatory agencies, and card associations, fraud and charge backs as well as legal costs and lost customers. An incident involving just 1,000 compromised customer records could cost over \$200,000 in some cases, a huge threat to a small company.

First Data Advantages

The TransArmor solution offers powerful payment card security that protects businesses and their customers from the consequences of a data breach, letting merchants focus on their business. With the TransArmor solution, payment card data is secured throughout the entire transaction — from the moment of swipe through authorization — significantly reducing the risk of a data breach as well as the time and efforts associated with PCI compliance.

Easy to Implement

- As a software-based solution, no new hardware, changes to back-end systems or employee training is typically required
- The solution is integrated with a variety of First Data, VeriFone and other terminal devices and point-of-sale systems

Offers the Extra Protection of a Limited Warranty

- First Data offers a limited warranty in the event that a token number returned to the merchant is lost or stolen and used fraudulently outside the merchant environment*

Leverages World-class Technology from Market Leaders

- The TransArmor solution is based on a partnership between First Data, VeriFone Systems, a leading provider of electronic payment solutions, and RSA, The Security Division of EMC and leading developer of information security solutions

Helps Reduce PCI Compliance Time, Costs and Effort

- Removing sensitive card data from merchant systems also removes it from PCI scope, minimizing time and resources needed to meet PCI requirements
 - Simplifies the Security Assessment Questionnaire (SAQ) merchants must answer and completely removes some requirements from scope



90% of breaches impact small merchants³

According to a 2011 survey by Trustwave, 90% of credit card breaches occur at the small merchant level

78% of breaches focus on stealing payment card data⁴

In 2010, 78% of the 761 data breaches investigated by the U.S. Secret Service and Verizon's forensic analysis unit were related to theft of payment card data

\$214 average cost per card or record breached⁵

The average cost per record breached in 2010 was \$214 which can include direct losses, damage to your reputation and lost customer loyalty

PCI Compliance requires significant – and on-going – effort and is no guarantee of security against a breach

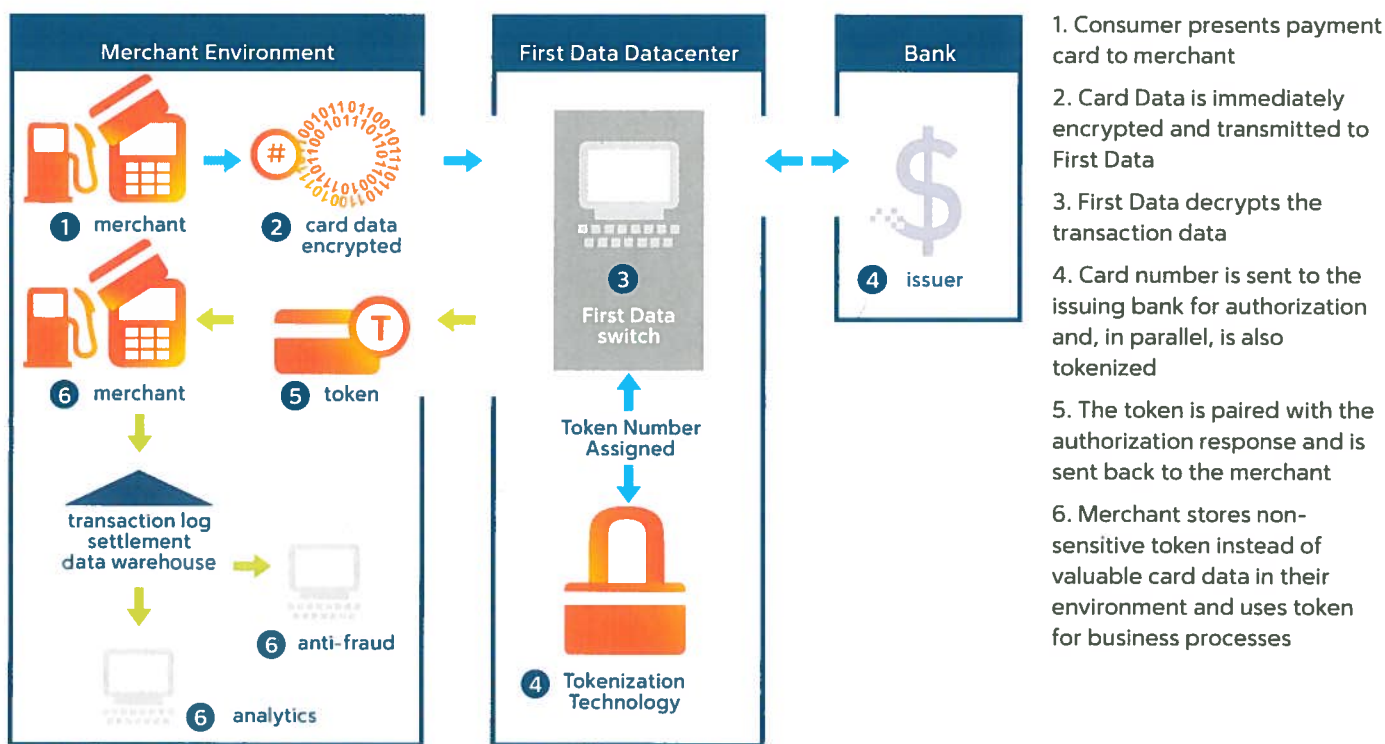
*See the TransArmor terms and conditions for full details.

Combines Two Layers of Payment Card Protection

- Protects cardholder data during the transaction with state-of-the-art encryption that secures data from the moment of swipe throughout the payment process
- Removes sensitive card holder data from the merchant environment by replacing it with a token or randomly generated number which can never be used by an unauthorized party to conduct fraudulent transactions
 - Reduces the risk of financial liability, brand damage, customer turnover and litigation due to a security breach

Dual-Layered Payment Card Security

While encryption conceals payment card data by using an algorithm and a secret key, tokenization is the critical second security layer that completely eliminates card data from the environment. The primary account number (PAN) is replaced with a non-sensitive token, while retaining the format of payment card data for merchants to carry out existing processes. Tokens are useless to criminals yet retain the business advantage of card data. This dual-layered security solution protects payment card data from the moment of initial capture through the entire payment process.



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, contact your Sales Representative or visit firstdata.com.

¹ "Hackers Shift Attacks to Small Firms", Geoffrey A. Fowler and Ben Worthen, The Wall Street Journal Digital Network, July 21, 2011, <http://online.wsj.com/article/SB10001424052702304567604576454173706460768.html>

² Ponemon Institute, LLC, 2010 Annual Study: U.S. Cost of a Data Breach, March 2011

³ Trustwave, Payment Card Trends and Risks for Small Merchants, May 10, 2011

⁴ Verizon, 2011 Data Breach Investigations Report, Verizon Business RISK Team in cooperation with the U.S. Secret Service, 2010

⁵ Ponemon Institute, LLC, 2010 Annual Study: U.S. Cost of a Data Breach, March 2011