



First Data® DataProtect™

Improve your data security and limit your exposure to breaches.

The latest in tokenization technology, **DataProtect** helps improve data security by eliminating use of your cardholders' primary account number within systems, files, or transactions.

Storing your cardholder's payment card numbers exposes issuers to potential data breaches. DataProtect replaces sensitive card data with non-transactional tokens that retain the essential data, while enhancing security.

DataProtect can help you:

- Avoid the Costs of Security Breaches
- Limit Your Exposure to Malicious Attacks
- Reduce the Complexity of PCI Compliance

Benefits to Your Business

Data Protection



Our solution eliminates your cardholder's account data within systems, files, or transactions – helping to limit your exposure to data breaches.

Cost Savings



Security breaches can be costly – to your bottom line, as well as your brand reputation. Our solution helps you to limit your exposure.

Customer Satisfaction



Consumer concern about data breaches is high. Reassure your cardholders that you're helping to keep their account information safe and secure.

Benefits

Avoid the Costs of Security Breaches

No one can entirely safeguard your institution from security breaches. DataProtect can help reduce the consequences of a breach, such as:

- Loss of existing customers
- Decline in new acquisitions
- Disputed transactions
- Card replacement
- Increased labor to field customer inquiries
- Legal fees
- Credit counseling for affected customers
- Promotional campaigns to rebuild trust

Limit Your Exposure to Malicious Attacks

Newly acquired Primary Account Number (PAN) data is valued at \$18-\$35 per account on the black market. Eliminating the PAN reduces the value / demand for your data, which in turn reduces malicious attacks.

Whether a breach is caused by human error, system glitch or malicious attack the ability to use a token to transact reduces the risk exposure after a breach.

Reduce the Complexity of PCI Compliance

Replacing the PAN with non-transactional tokens in reports and files eliminates storing live account numbers in non-secure environments and therefore reduces PCI DSS compliance scope.

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Features

Tokenization

Replaces the Primary Account Number (PAN) with a non-valid, non-transactional number stored in cross reference with the account in the token vault for use in select standard First Data files and reports.

Activation Support

Agent-level parameters enable client choice to activate for all or only segments of your portfolios. Supports the Group Service Provider (GSP) model.

Online Cross-Reference

Online Cross Reference Transaction and Cross Reference File options are available for converting the non-transactional token to the PAN.

Outgoing Reports and Files Enrollment

Client chooses which available standard reports and files to enroll in the service. Separate reports and file lists are unique at the client level.

Non-Transactional Token Support

Supports sending non-transactional tokens instead of PANs to First Data in batch non-monetary and monetary files and via select Open Data Streams (ODS) views and Remote Procedure Calls (RPCs).

New Accounts and Account Transfers

Non-transactional tokens automatically generated for new accounts and stored in First Data's token vault for the lifetime of your accounts.

Security

Provision user access to the Online Cross-Reference transaction based upon the user's role. Employee access to the online cross reference transaction logged using Footprints.

For more information, contact your Account Executive, or visit FirstData.com.

First Data®