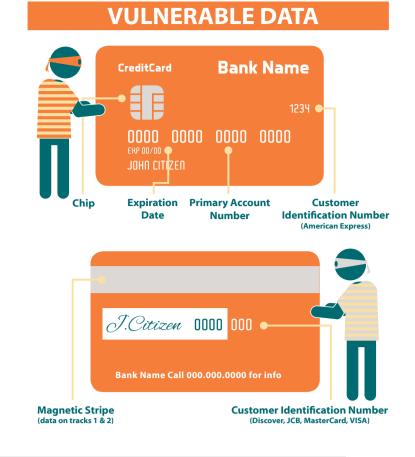
### Fight Cybercrime by Making Stolen Data Worthless to Thieves

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.





Customer uses card at store or online Click to complete your purchase

Data needs to be protected both in transit and at rest

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





## 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



#### **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

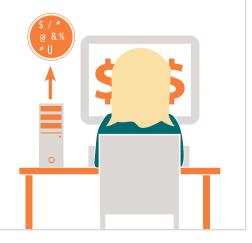
#### **TOKENISATION**

#### 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





STOLEN DATA

# Data is **Devalued.**

It cannot be read and used fraudulently by criminals.



For more information visit:

www.pcisecuritystandards.org | @PCISSC

