



SECURING CREDIT CARD DATA IN E-COMMERCE:

PRODUCTS AND SOLUTIONS AT A GLANCE

MERCHANT CHALLENGE

You want to accept credit cards on your web site to sell merchandise online or receive payments for services, but you know passing or storing sensitive cardholder data is risky and requires significant resources to meet payment industry security requirements.

WIND RIVER FINANCIAL SOLUTION:

By implementing one of Wind River Financial secure solutions you can ensure payment information never touches your web site or network server. The customer experiences a seamless check-out or payment process and you achieve peace of mind knowing that sensitive cardholder data has bypassed your system completely. That information is masked and can be safely stored away from harm for maximum convenience when the customer returns to buy from your website again.

HOW IT WORKS:

- Your customers select the products and services from your web site and place them in a shopping cart or payment form that is customized to align with your company's brand.
- At the point that your customer selects payment with credit card, any sensitive data bypasses your web site and is entered directly into Wind River's secure payment host...all behind the scenes...Your customer only experiences your check out or payment page and your brand.

- You receive notification if the payment is approved or declined.
- All sensitive cardholder data is redirected to the secure third-party host
- Sensitive data is immediately translated to a "token" - a new alpha-numeric string attached to that specific cardholder - so when the customer returns to buy from you again, they need not re-enter their credit card information.

HOW THE MERCHANT BENEFITS:

- The cost and scope of ongoing data security compliance is reduced.
- The risk of data compromise or breach is deferred to the third party host.
- You maintain control of the look and feel of the customers buying or payment experience and customer receipts.

Contact your Wind River Financial Relationship Manager today and ask about E-Commerce Redirect. We'll customize a solution that provides convenience and security for your customers, and complete peace of mind for you!

