

SAFELY STORING CREDIT CARD DATA (IF YOU MUST):

PRODUCTS AND SOLUTIONS AT A GLANCE

MERCHANT CHALLENGE

You want to make purchasing from you easy for your customers and storing their credit card numbers provides them the convenience of repeat buying without entering their credit card information every time they make a purchase from you. You also know that there is a risk that comes with strong sensitive data, not to mention the security nightmare.

WIND RIVER FINANCIAL SOLUTION:

Wind River Financial believes strongly that if you don't need to store credit card data, you shouldn't; however, we recognize that many businesses need to access customer data in order to process repeat transactions or installment billing. We recommend a process called "tokenization," wherein a third-party host safely stores credit card data for you, making that data available for future transactions but invisible to employees, hackers and prying eyes.

HOW IT WORKS:

- Instead of identifying customers by their credit card numbers, a secure third-party (or "remote") storage partner translates card data into tokens – a unique alphanumeric string that identifies your customer and their associated card data without ever showing that data in the clear.

- Your customers experience a seamless transaction process, without having to re-enter credit card information for each repeat purchase.
- Your billing department or system has easy access to tokens in order to process recurring or installment transactions, but never sees the customer's 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 build greater customer loyalty by supporting their repeat business conveniently and securely.

Contact your Wind River Financial Relationship Manager today and ask about Remote Credit Card Data Storage. We'll customize a solution that provides convenience and security for your customers, and complete peace of mind for you!

