From the
Heartland Newsroom
Insights, articles and news

This is the first in a series of articles designed to educate you about the importance of being informed and vigilant regarding card data security and compliance at your restaurant.

It's Time To Get Serious About Card Data Security

By Bob Carr, Chief Executive Officer, Heartland Payment Systems®

Of all the data security breaches that took place in 2010, 40% occurred within the hospitality industry.* Surprised by this number? You shouldn't be. As a food and beverage operator, you need to know that you are transmitting card numbers in the clear whenever a customer pays with a credit or debit card — making you and your restaurant vulnerable to a breach. And in today's day and age, that's a risk you don't want to take.

What would a data compromise mean to your business? First and foremost — hefty fines. A steakhouse in (town/state) was recently charged more than $300,000 in card brand fines and investigation costs following its breach in (year). Then there's your reputation to consider: Will your customers ever trust you again? No one wants to top off a nice steak dinner having learned his or her credit card data was stolen.

And if you think it's only the big restaurants chains that get hit with card fraud, you're mistaken. Thousands of smaller restaurants are equally susceptible to a breach. In fact, according to Verizon's 2011 Data Breach Investigation Report, large-scale breaches dropped in 2010 while small attacks increased. One of the reasons for this trend is that small to medium-sized businesses represent prime attack targets for many hackers.

How does a breach happen and how can you properly store card data to protect your customers and your restaurant? We'll be addressing these topics in upcoming articles, so keep an eye on your inbox … your business, and your peace of mind, will benefit.

* Verizon's 2011 Data Breach Investigation Report

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