

From the

# Heartland Newsroom

Insights, articles and news

*This is the fourth in a series of articles designed to educate restaurateurs about the importance of being informed and vigilant regarding card data security and compliance.*

## The 'End' of Data Breaches is in Sight

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

Despite recent debates on the topic of payment card security, there is one issue that security experts and analysts agree on: the need for end-to-end encryption, a technology I introduced to you in the previous article.

Heartland Payment Systems has a unique perspective on end-to-end encryption. We believe true end-to-end encryption is defined by the points where the encryption — or scrambling — of payment account numbers (PANs) starts and ends. It is this perspective in which we based our E3 end-to-end-encryption solution on. E3 protects credit and debit card data from the moment of card swipe or key entry — and through the processing network — not just at certain points of the transaction flow.

Because E3 assists in protecting data before it enters your payment system, it reduces the cost of PCI compliance by 79 percent for merchants using a dial-up connection and by up to 69 percent when using an IP connection.\* And, E3 can minimize the resulting costs of PCI compliance assessment and validation. These are big benefits for your restaurant.

What's more, no large equipment purchase is necessary. You may obtain an E3 terminal or PC-based magnetic stripe reader/wedge at — or below — the prices of standard, less-secure processing equipment on the market today. And, because of Heartland's E3 End-to-End Encryption Warranty, (insert link: [http://www.e3secure.com/pdf/E3\\_Warranty\\_R5a.pdf](http://www.e3secure.com/pdf/E3_Warranty_R5a.pdf)) if the sensitive data protected by E3 is ever breached at your restaurant — you'll be reimbursed for the fines or fees assessed.

Next up, learn about upgrading your restaurants' data security system with E3.

\* Based on an independent security evaluation by Coalfire Systems, a Payment Card Industry (PCI) Qualified Security Assessor (QSA). To access the report, click here. (insert link: <http://www.e3secure.com/coalfire>)

### Actionable item:

Review your current processing methods and identified PCI validation deficiencies to determine if end-to-end encryption is a technology that can bring value to your business.



*Heartland Payment Systems, Inc. (NYSE: HPY), the fifth largest payments processor in the United States, delivers credit/debit/prepaid card processing, gift marketing and loyalty programs, payroll, check management and related business solutions to more than 250,000 business locations nationwide. A FORTUNE 1000 company, Heartland is the founding supporter of The Merchant Bill of Rights, a public advocacy initiative that educates merchants about fair credit and debit card processing practices. The company is also a leader in the development of end-to-end encryption technology designed to protect cardholder data, rendering it useless to cybercriminals. For more information, please visit [HeartlandPaymentSystems.com](http://HeartlandPaymentSystems.com), [MerchantBillOfRights.org](http://MerchantBillOfRights.org), [CostOfABurger.com](http://CostOfABurger.com) and [E3Secure.com](http://E3Secure.com).*

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