

From the

Heartland Newsroom

Insights, articles and news

This is the third 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.

The Next Step: Complete Data Security

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

In our previous article, we established that PCI-DSS validation and ongoing compliance is the first step in protecting customer card data at your restaurant. However, it is **no guarantee** against suffering a data breach.

So then, what is?

Look at it this way: Thieves cannot take what you don't have. By building security that protects your customers' card data while it is in flight and at rest — throughout the entire payment lifecycle transaction — data won't be exposed to the vulnerabilities that criminals actively seek out.

While you may have heard of various data security technologies, such as tokenization (which replaces cardholder data obtained during a transaction with a marker — or token), only encryption technologies employing both hardware and software protections will secure data in flight and data stored on subsystems.



This technology, called "end-to-end encryption," protects credit and debit card data from the moment of card swipe and through the processor's network — not just at certain points of the transaction flow — rendering it useless in the event of a compromise.

What's more, end-to-end encryption reduces PCI DSS validation scope and therefore audit costs for merchants, and it addresses consumer concerns about credit card fraud as well.

In our next article, you'll learn more about end-to-end encryption and specifically how Heartland's E3 technology can benefit your business — without additional fees.

As the front line representatives of your restaurant, your employees are the most effective defense against a data compromise. Develop a security awareness program to teach personnel how to act and how to recognize when things are not being done properly.



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, MerchantBillOfRights.org, CostOfABurger.com and E3Secure.com.

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