



TransArmor® Solution: Security & Compliance

Helping American Small Business Thrive

Today

PCI Rapid
Comply®

EMV™

TransArmor®

First Data has solutions to keep small business merchants protected

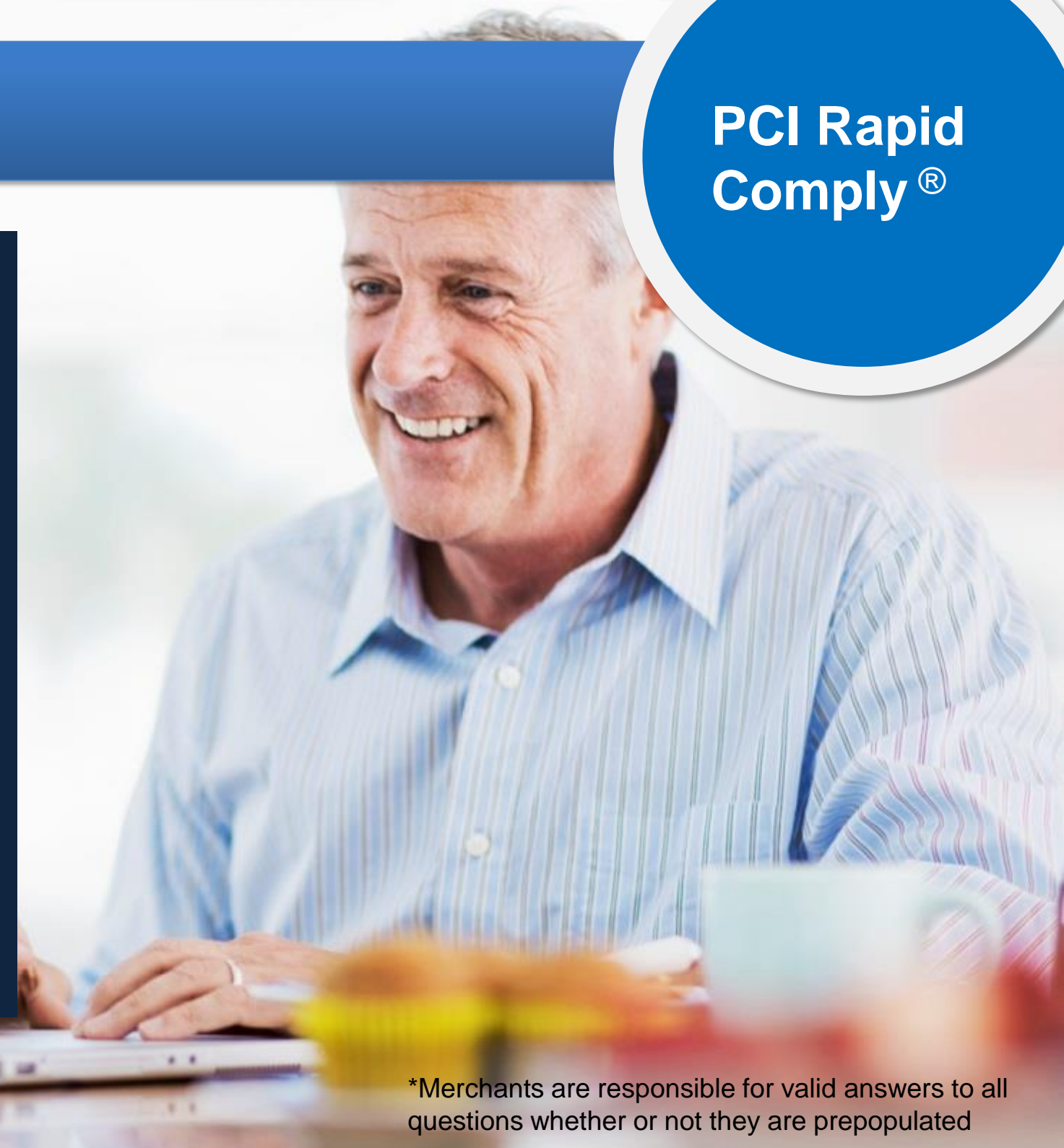
It's YOUR Business
OWN IT

Sales Transformation
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Today

PCI Rapid
Comply®

- Easy-to-use online tool - helps merchant quickly and easily achieve and maintain PCI DSS compliance
- Pre-populates SAQ questions to minimize the volume of questions merchants must answer*
- Includes comprehensive support – online, chat, email and phone - to ensure merchants' receive timely answers to their PCI-related questions
- Offers integrated scanning for merchants that are required to pass quarterly scans to achieve PCI DSS compliance
- Designed by PCI security experts specifically for small and mid-size merchants



*Merchants are responsible for valid answers to all questions whether or not they are prepopulated

Today

EMV™

Fraud-reduction technology that can help protect merchants against losses from accepting counterfeit and lost or stolen payment cards at the point of sale

- Fraud-preventing microchips can reside inside a payment card, a fob or a mobile device
- EMV™ adds one of the most important transaction benefits – enhanced fraud protection
- The chip technology greatly reduces a criminal's ability to create counterfeit cards by introducing dynamic values for each transaction



Today

EMV™

Payment Card is....

1. Inserted into chip-enabled slot reader (contact)

OR

2. Waved above the device (contactless)



- Data on the chip ensures the card is authentic
- PIN or signature ensures that the person presenting the card is the rightful cardholder

Today

TransArmor®

The World's Most Widely Used Payment Security Product



Safeguarding **668,000***+ merchant outlets and more than **2.7 billion*** transactions since launching in 2010

(As of April 2014 Month End)

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*as of May 2014 month end

What is TransArmor®?

A combination of end-to-end encryption and tokenization technologies

- End-to-End Encryption protects data at the time of acceptance
- Tokenization removes card data from the merchant environment post-authorization

| Feature | Card Present | Card Not Present |
|--|--------------|------------------|
| Hardware or software-based end-to-end encryption secures the transaction | ✓ | ✓ |
| TransArmor Tokens remove card data from the merchant environment | ✓ | ✓ |
| Multi-Pay Tokens support recurring payments or reporting that drives business decisions and loyalty programs | ✓ | ✓ |

TransArmor® Benefits

- Protects the merchant's brand
- Removes the risk of storing card data, transferring it to First Data
- Frees merchants to focus on projects that contribute to revenue
- Enables merchants to track consumer buying behaviors for sales trending and marketing/loyalty programs



A hand-drawn sketch in pencil on a light background. The top half features various business-related icons: a bar chart with dollar and euro symbols, a briefcase, a speech bubble, a computer monitor, a pie chart, a lightbulb, a cloud, and several arrows pointing in different directions. The bottom half shows a dense city skyline with numerous skyscrapers. A blue horizontal bar is positioned across the middle of the image, containing the text 'Market Needs'.

Market Needs

Cyber criminals
wouldn't target my
business – I don't
process that many
transactions.
I don't sell online.
What's the risk?

**Data breaches are on the rise,
and 90% of breaches impact
small businesses* – even
though many believe they're
not at risk**

My processor
already provides
payment security. I
think my business
insurance would
cover a breach.

**Payment security and
compliance are low on small
merchant's priority lists, and
they're confused about
their level of protection and
liability**

I don't have time to
think about payment
security.
Card data isn't
stored in my
system.

**Small merchants don't have
time or resources to
ensure their customer data is
fully protected, yet
they do acknowledge the
potential risks of a breach**

*Trustwave SpiderLabs, Trustwave
Global Security Report 2012

Market Opportunities

Educate merchants about the real risks and potential negative impact of a data breach on their businesses.

Provide merchants with the right security solution to give them:

- Peace of mind with the data protection and compliance assistance they already expect from their processor
- A simpler, easier, and more cost effective way to defend their businesses against cyber criminals
- Seamlessly integrated security that is automatically included in their processing (unless they choose to opt out)

Target Market Profile

- Level-4 SMB merchants <\$1M annual transactions
- New and existing merchants across all verticals
- Terminal, POS system and Clover™ Station merchants





The New TransArmor[®] Solution

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Introducing the expanded TransArmor® Solution



TransArmor® Solution

**Protect the success
you've worked so hard for.**

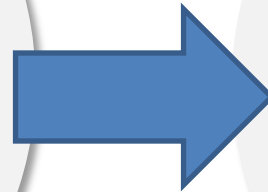
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Introducing the expanded TransArmor® Solution



TransArmor
Data
Protection



TransArmor
Solution

The TransArmor Solution will be expanded to include a comprehensive suite of security services

| Platform | System Readiness | Next Steps |
|----------|----------------------|-----------------------------|
| North | Oct. 1 st | Amendments available end Q3 |
| Memphis | TBD | Documenting requirements |
| Omaha | TBD | Documenting requirements |

Introducing the expanded TransArmor® Solution



Merchant Benefits

RELIABLE

Gives merchants peace of mind that they are being proactive in protecting their business and customers

SIMPLE

Provides merchants with the same technology used to protect the world's leading retailers, but doesn't require extensive time commitment or resources

COST EFFECTIVE

Offers a distinct risk-reward proposition with clear value and pricing

TransArmor Solution[®] - Product Overview



Comprehensive security and compliance for small merchants in one easy step

Protect Your Customers

- ✓ Data Protection
- ✓ POS Software Monitor
- ✓ EMV[™] Enablement

Stay Fully Compliant

- ✓ PCI Rapid Comply
- ✓ Security Score

Minimize Your Liability

- ✓ Liability Waiver

Get Expert Guidance

- ✓ TransArmor Support Experts

It's **your** *Business*
OWN IT

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TransArmor Solution[®] - Product Overview

Protect Your
Customers

| | | | |
|-----------------------------------|---|---|---|
| Data Protection | Ensures customer data remains protected, using the latest encryption and tokenization technologies to remove personal data from the moment a card is swiped in a merchant's payment system* | | |
| POS Software Monitor | Software for point-of-sale systems. Features include: | | |
| | <ul style="list-style-type: none">• File Integrity Monitoring• Anti-Virus Software• PAN & PII Data Scanning | <ul style="list-style-type: none">• POS Scanning• Unauthorized Device Monitoring• Security Configuration Monitoring | <ul style="list-style-type: none">• Security Health Check• Trusted Commerce Seal |
| POS Hardware Monitor | App that helps monitor terminals and provide alerts to possible tampering | | |
| EMV[™] Enablement | Provides EMV chip card payment acceptance to help prevent fraudulent card use as part of overall security protection* | | |

TransArmor Solution® - Product Overview



First Data PCI AV FIM messages teststfdr

My Agents Dashboard Services Agents

no system notifications

Current Results Next Inspection: 4 am

Services Status Agents

- Security Health Check ?
- Point-of-Sale Software Compliance ?
- Credit Card Data Storage ?
- Security Configuration ?
- Unauthorized Devices ?
- File Integrity Monitoring ?
- Security Log Monitoring ?
- Anti-virus Protection ?

Total Alerts Total Alerts

POS Software Monitor View

First Data PCI AV FIM messages teststfdr

My Agents Dashboard Services Agents

no system notifications

Service

| Type | Status | Enabled |
|-----------------------------------|--------|---------|
| Security Health Check | ? | ✓ |
| Point-of-Sale Software Compliance | ? | ✓ |
| Credit Card Data Storage | ? | ✓ |
| Security Configuration | ? | ✓ |
| Unauthorized Devices | ? | ✓ |
| File Integrity Monitoring | ? | ✓ |
| Security Log Monitoring | ? | ✓ |
| Anti-virus Protection | ? | ✓ |

Service Detail

Name: Security Health Check

Description: Monitors the basic health of your Agents. [more...](#)

Enabled: Yes [Disable](#)

Alerts

Refresh Detail Columns

Agent

Displaying 0 to 0 of 0


TransArmor Solution[®] - Product Overview






Stay Fully
Compliant

| | |
|---------------------------------|--|
| PCI Rapid Comply | A simple, online compliance questionnaire wizard that makes becoming compliant faster & easier |
| Security Score | An at-a-glance benchmark for data security risk and reduction |

TransArmor Solution[®] - Product Overview



 **First Data**
privacy policy

avfimagentsmessages

mc52714_18416B_U1


TransArmor-PCI Rapid Comply **PCI Home** Merchant Profile Scanning Security Policy Training Documents Trusted Commerce

no system notifications [Contact Support](#)

PCI Certification Status

PCI Self-Assessment


Summary | [History & Documents](#)

Recent 2014-05-27 ✓  [Start](#)


PCI Network Vulnerability Scan

Summary | [History & Documents](#)

Upcoming 2014-06-27

Recent 2014-05-27 ✓  [Setup](#)

PCI Status


Next Certification Deadline: 2015-05-27  **pass**

TransArmor[®] Solution

| | | | |
|-----------------------------|------------------|-----------|-------------------------|
| POS Software Monitor | What's Included? | Available | Setup |
| Data Protection | | Available | Details |
| Liability Waiver | | Available | Details |

Security Score

450 **Your Security Score**



800 - High Protection
Low Risk

450 - Medium Protection
Moderate Risk

100 - No Protection
High Risk

[Learn more about your score](#)

[Trusted Commerce Seal](#)

[Certificate of Compliance](#)

[Attestation of Compliance](#)

PCI Rapid
Comply
View

TransArmor Solution[®] - Product Overview

Minimize
Your Liability

Liability Waiver

- Provides up to \$100,000 per MID for each Level 4 merchant and up to \$500,000 MIDs in the event of a data breach
- No Deductible
- Waived data breach expenses include;
 - Costs associated with mandatory forensic audit
 - Card replacement costs and related expenses
 - Fees, fines, penalties by card associations

PAYMENTS PROTECTED BY

TransArmor[®]



 **First Data.**

DEC-TRANSARMOR

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TransArmor Solution® - Product Overview

Get Expert
Guidance

TransArmor Support Experts



- Single point of contact for questions and registration help with the new enhanced TransArmor solution
- Proactive merchant consultations
- TransArmor billing inquiries
- Merchant PCI compliance verification
- TransArmor issue resolution
- Merchant advocates for questions related to the TransArmor Solution



TransArmor® Solution Core Marketing

Available Marketing Assets

- Decal
 - TransArmor auto-enrollment package
 - TransArmor solution landing page and PCI Rapid Comply splash page available
 - Brochure
-
- TransArmor Overview Video (coming soon)
-
- Solution bundle announcement





Questions?

Merchant Probing Questions

TO DO
Create 5
New
Probing
Questions

- Can your business survive a data breach ?
- How do you currently protect your customer data?
- What would you do in the event of a breach, do you have a plan in place?
- Do you know the impact that a data breach could have on your business?
- How often do you comply with PCI standards?
- How would not being able to accept credit cards affect your business?





SALES TRANSFORMATION