



How to Protect Credit Card Data in 5 Steps

My business accepts credit cards, how do I protect that data?

If your business accepts credit cards, you need to know how to protect that data. Listed below are 5 steps that every business should review to ensure they are doing everything possible to safely handle the credit card information entrusted to them by their customers.

The first thing to do is to look for a payment platform provider that does not require you to store credit card information at your site of business or on your own business software. Ideally, your provider should store the data in a virtual vault in the cloud, which you can access for subsequent transactions by way of an encrypted ID.

Secondly, make sure all your employees have a thorough understanding of how your payment devices look and function. Scammers often try to add their own equipment to yours in order to steal credit card information. In some restaurant establishments, payment kiosks are showing up right at the diners table and although this prevents credit card data from being stolen by a less than honest employee, it opens up data theft by previous unscrupulous patrons.

Third, look for a payment provider that supports end-to-end encryption (E2EE). E2EE essentially scrambles data sent from one device to another. For those companies who have multiple ways in which they process payments such as credit card terminals, mobile payments or online payment portals, this is particularly important.

The fourth step to ensure you are appropriately handling credit card data is to confirm that your payment processing software security is PA-DSS (Payment Application Data Security Standard) certified. In addition, your company should be PCI DSS (Payment Card Industry Data Security Standard) certified as well.

Lastly, if a breach does occur, have a plan in place that outlines how you will trace the information back along a path to its original source so you can determine where the breach occurred. For more information on how to ensure the safety and security of your company's data, please [contact us](#).



Combined Systems Technology

800-944-2966 515-270-5300

www.cstoncall.com info@cstoncall.com