



10 Ways to Protect Credit Card Data



10 ways to protect your customers' credit card data

Accepting credit cards doesn't have to be a constant exercise in paranoia about knowing your whether customers' credit card data is safe or not.

Here are 10 solutions for protecting the credit card data of your customers.



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1. You Can't go it Alone

Card data security, fraud protection and securing your Customers' information in your store is more than a one-person job. It's everyone's job. Get everyone in your business, including your Customers, thinking about card data security and fraud at the point of sale.

2. EMV Installation

EMV-enabled Credit Card terminals
You're probably tired of hearing about them at this point, but if you don't have one, you're putting yourself and your profits in jeopardy. Chip cards and EMV-enabled Credit Card terminals are designed to stop fraud at the point-of-sale.



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3. Encryption Central

Encryption means that if hackers do manage to break the systems transmitting card data, the credit cards will not be readable. Many payment processors and the terminal or POS system enable encryption features.

4. Tokenization

If your business has online or recurring transactions using the card-on-file information, tokenization will be useful to you. Tokenization takes real credit card numbers and replaces them with card-like sequences. It lets you continue online and recurring customer transactions with greater piece of mind.



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5. A Fraud Tool Kit

Make sure your payment solution has the tools necessary to help identify the behaviors, either online or in person, that raise the right red flags. This of course includes EMV readiness at the point-of-sale.

6. Stay Flexible

Data thieves and fraudsters are flexible. Scams tend to trend, so stay on top of what other people in the field are doing to prevent them and be ready to make changes quickly. Also, make sure that you're taking advantage of all education and learning available through your payments and point-of-sale providers and credit card associations.



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7. An Evolved POS

Choosing an advanced technology terminal or point of sale (POS) system can not only speed up transaction rates, they may also enable many advanced data security and fraud solutions. In addition the same systems allow your customers to pay with their mobile apps and phones. There are many benefits to updating the technology you use to transact.

8. Get Alerted

When there's a problem, you need to know right away before even more damage is done. Using advanced fraud tools can stop transactions right in their tracks before any information is stolen or privacy breached.



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9. Training Day

Buying new equipment and using new technology is useless if you don't understand it. Make sure you get the most out of new technology and fraud security tools by utilizing the training provided to you.

10. Choosing the Right Partner

It's absolutely essential you choose a payment processor that has experience across the world of payments today—processing technology, data security, fraud and more.

Don't let data thieves or fraudsters foil your business. Active thinking across these 10 ideas can greatly reduce damage to your business and your customers.