

Intelligent PCI Compliance Solution Protects Transaction Data and Retail Brands

Tokenization reduces PCI compliance scope.



As news reports show, the hacking of cardholder data not only harms consumers and card issuers, it can have a severe impact on corporate brands. Computer hackers focus on finding and stealing payment card data, including the personal account number (PAN), cardholder name, and card expiration date, which they can use themselves or sell to others on the criminal secondary market.

Protecting payment card data through compliance with Payment Card Industry (PCI) Data Security Standards (DSS) is one of the keys to protecting consumers and maintaining retail brand value. Intel® Expressway Tokenization Broker is a software solution offered in conjunction with the Intel® Expressway Service Gateway appliance that dramatically simplifies and reduces the cost of PCI DSS compliance and administration for larger retailers, without impacting applications or losing control of the data through software as a service (SaaS) tokenization solutions.

Reduce costs

Merchants who handle credit card transactions must comply with PCI Data Security Standards. For larger retailers who routinely process millions of payment card transactions, the annual cost of PCI compliance can run to \$500,000 or more.¹ One of the most effective cost reduction strategies is to remove post-payment applications and databases from the scope of PCI standards.

The Intel Expressway Tokenization Broker reduces compliance costs by isolating PCI scope to a gateway proxy that removes personal PAN or personally identifiable information (PII) offending data by tokenizing the data in a secure vault before routing messages to back-end systems.

Lower impact

This low impact solution introduces an application-level security gateway in-line between front-end POS, ecommerce, or payment systems and back-end systems that process orders. As opposed to SaaS PCI compliance solutions, the enterprise can maintain control over their data and implement a high throughput, low latency, scope reduction process.

At its most basic level, tokenization is the process of replacing a valuable piece of information, such as a credit card number, with a meaningless number or token. The solution stores the PAN data in a secure token vault, reducing the risk of an expensive and brand damaging data breach.

Implement easily

Intel Expressway Tokenization Broker provides connectivity, manageability, and security that lets merchants maintain their existing payment processor and application business processes, while minimizing changes. Security protection is enabled by tamper proof appliances that reduce implementation time and offer superior manageability. High-performance processing lets merchants focus on strategic business initiatives.

Learn more

For more details on Intel Expressway Tokenization Broker, visit: cloudsecurity.intel.com for demos, white papers, and more.

To get more details about this solution, download a full length Solution Blueprint at <http://www.intel.com/content/www/us/en/retail/intelligent-pci-compliance-solution-blueprint.html>.

For more information on intelligent retail solutions, visit Intel's Intelligent Retail Web site: intel.com/retailsolutions.
Follow us on Twitter at [@RetailerInsight](https://twitter.com/RetailerInsight).

¹ PCI DSS Trends 2010: QSA Insights Report