

DATA BREACH SECURITY PROGRAM



Safeguard Your Business

The team at TransFirst® has always been dedicated to delivering the most innovative, secure payment processing solutions to its merchants. Now, we're proud to introduce our Data Breach Security Program – our newest way to add even more value to your partnership with us.

As the number of credit card transactions, both authentic and fraudulent, continues to rise, you can rest assured that TransFirst is here to provide best-in-class protection from the significant expenses that can result from a data breach.

Value, Protection and Beyond

The probability of a data breach is increasing at an alarming rate. Expenses can easily amount to more than \$20,000 even if the breach is only suspected. TransFirst's Data Breach Security Program offers many benefits to your future success, plus protection you may not have realized you needed.

- Protect your business's future
- Avoid resulting fines, fees and penalties
- Enjoy peace of mind

"Without TransFirst's Data Breach Security Program, my business would have taken a significant financial hit. I truly appreciate the efficient and responsive manner in which your team responded and supported me following a recent credit card security breach. From the phone call to alert me to the breach to the assistance with the insurance claim, I could not have done it without TransFirst. It is refreshing to know that I have a trusted partner protecting my business. I have, and will continue to, recommend TransFirst to my circle of influence in the business community."

-Two year client of TransFirst

We've Got You Covered

Conservative estimates indicate more than 35.7 million individual accounts were breached in 2008– up by 50% from the previous year.

Many business owners may mistakenly believe that thieves and hackers only target large merchants with high sales. But data breaches can happen to any business, regardless of size. There are several kinds of breaches that can occur, including network breaches, like hacking and skimming, and physical losses resulting from employee dishonesty or third-party theft of computers or paper records. TransFirst's Data Breach Security Program provides coverage from the expenses associated with these types of losses.

Three Areas of Protection

The insurance program covers:

- A mandatory forensic audit required by the Payment Card Industry Data Security Standard (PCI DSS) when a data breach is suspected. This audit will confirm whether an actual breach has occurred and pinpoint where your system is most vulnerable.
- Card replacement costs and related expenses.
- PCI DSS assessments and fines levied resulting from a breach.

It's Easy to Take Action

Activating the policy coverage is effortless and can be set in motion as soon as you receive notice of a suspected data breach.

It's as simple as three steps.

1. Fill out an online claim form by following the easy-to-use link in the merchant portal.
2. Upload or fax the notice from the acquiring bank, which stipulates there has been a suspected or actual breach at your location, and choose an authorized, qualified security assessor.
3. When the forensic audit is complete, upload or fax a copy of the assessor's invoice.



We'll then process the claim for payment and, assuming all documentation is in order, you will receive a check for the expenses incurred from the forensic audit (up to policy limits) within 30 days. We'll also pay for card replacement costs (and related expenses) and for any fines you incur (up to policy limits) within 30 days.

This insurance covers many common forms of data breach, including:

- Employee dishonesty
- Theft of credit card receipts
- Theft of terminal
- Skimming
- Stolen card numbers
- Theft of computers

Start protecting your business's future today by contacting a TransFirst representative!

Trust. Innovation. Collaboration. - TransFirst.

 **TRANSFIRST**[®]
First In Secure Electronic Payments