

# TransArmor®

## Protect payment card data at every stage of the transaction

Commerce Bank offers TransArmor to provide a powerful security solution that protects payment card data throughout the entire transaction process. From the time the card information is presented at the point of sale to final settlement, two layers of security, known as encryption and tokenization, constantly maintain the safety of sensitive payment information.

## The Layered Approach to Security

### Encryption

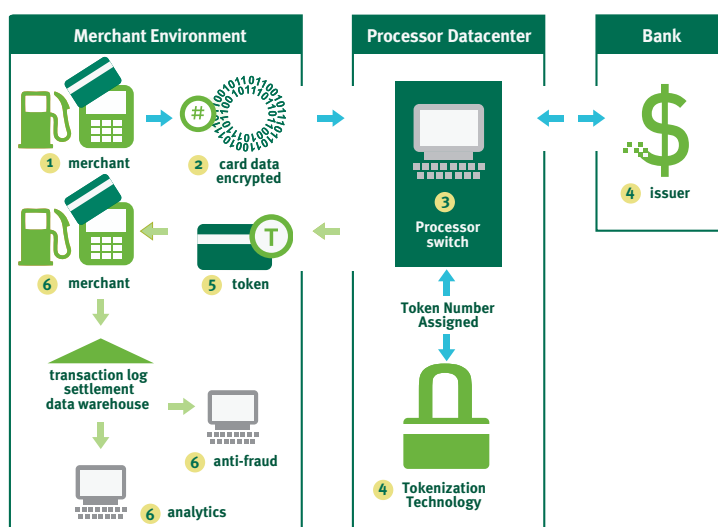
Encryption is the first layer of security as it protects the data moving through your systems prior to authorization. TransArmor offers various encryption options depending on your specific needs. The different options provide you the ability to encrypt the data at the point of sale and remove it from the scope of Payment Card Industry Data Security Standards (PCI DSS).

### Tokenization

The second layer of security is tokenization. This process removes the card data from your environment by replacing the primary account number with a randomly generated data substitute, known as a token. The unique tokens retain the value of the payment card data and can be used for future card activity at your business only. Most importantly, the token holds no value to hackers and criminals. As a result, the token information cannot be used to identify a card number or make fraudulent transactions.

## How It Works

- 1 Consumer presents card at the point of sale.
- 2 Prior to transmission, card data is encrypted.
- 3 Third party data center decrypts the data.
- 4 During the authorization process, the Primary Account Number (PAN) is assigned random tokens.
- 5 TransArmor solution pairs the authorization response with the same token number.
- 6 Merchant stores the random-number token on its system and uses it for future processes.



We ask, listen and solve.



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## Key Benefits to Your Business

➤ **Reduce card data vulnerability and merchant liability** — removes card data and assigns substitute information only valuable to your business, which reduces risks from data loss, brand damage, loss of customer confidence, financial liability and litigation.

➤ **Minimize PCI DSS compliance costs** —eliminates card data from your systems, which minimizes the amount of time and resources to focus on PCI DSS requirements. TransArmor's features can potentially reduce the scale of annual PCI DSS audits by up to 80%, while also trimming as much as 50% of the total time it takes to comply with PCI DSS.

➤ **Increase IT resource efficiency** —enables your business to implement security without changing any of your back-end IT systems. This allows you to improve IT resource efficiency by focusing on your business' core IT initiatives, while maintaining the highest levels of security.

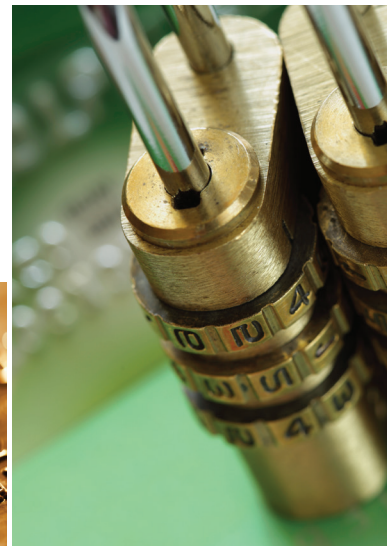
In order to realize the full benefits of TransArmor, your business will need the appropriate POS solution. Certain POS terminals are already certified to support this new security feature. If you do not have a POS system that supports TransArmor, Commerce Bank can provide consultation and offer recommendations for a TransArmor solution that may best suit your current cardholder data environment.

## Solutions That Fit

At Commerce Bank, our goal is to make payment processing as painless as possible. We take the time to answer your questions and fully explain payment processing solution. Our experienced and knowledgeable representatives are here to support your business and will take every measure to create a solution that matches your needs.

## Learn More

We promise to ask questions to understand your business, listen to your objectives and opportunities, and solve with products and services to meet your goals. For more information about finding the right products and services for your business, please contact your Merchant Services Representative or email us at [MerchantServices@commercebank.com](mailto:MerchantServices@commercebank.com).



## TransArmor Quick Facts

- Over one billion transactions have been protected using TransArmor.
- In excess of 4 million transactions secured in a single day.
- Since its launch in 2010, more than 380,000 U.S. merchants of all sizes across multiple industries are now more securely processing transactions with the TransArmor solution.



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