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## Chase Paymentech's New Safetech Page Encryption Solution Enhances Security, Reduces Risk and Cost for Online Merchants

*First-to-market resource minimizes merchants' risk of storing, processing and transmitting online payment data while maintaining control of the customer checkout experience; complements existing suite of security solutions*

**DALLAS, Oct. 9, 2013** – Merchants want online shopping to be easy, safe and reliable for their customers, while also mitigating the risks and costs associated with storing, processing and transmitting online payment data. [Safetech<sup>SM</sup> Page Encryption](#), launched today by [Chase Paymentech](#), a leading global merchant acquirer, payment processor and subsidiary of JPMorgan Chase & Co., addresses this need by helping merchants provide a safe and optimal shopping experience for their customers. Chase Paymentech is the first acquirer to offer this type of data-protection technology.

“Online merchants want to reduce the risk and cost burdens of complying with the industry’s security standards without having to give up control of the customer shopping experience,” said Dan Charron, president of Chase Paymentech. “With Safetech Page Encryption, customers’ payment data is secure and merchants can continue to support consumer engagement during the checkout process.”

### How It Works

Safetech Page Encryption encrypts payment data the moment a consumer enters her or his payment information into a web browser. The payment remains encrypted until it reaches Chase Paymentech, which processes the transaction. After authorization is obtained from the payment networks, Chase Paymentech employs [Safetech Tokenization](#), a stand-alone solution included with Safetech Page Encryption, to replace customer payment data with a benign, secure value that cannot be converted back to payment or account information within a merchant’s network.

Tokenized values are returned to the merchant to use for internal processes such as settling transactions. Should a merchant’s network become compromised, the cardholder’s data remains tokenized and not accessible to the threat. Thus, the risk associated with storing cardholder data is reduced. Plus, Safetech Page Encryption may lessen the costs for meeting and monitoring Payment Card Industry (PCI) compliance since the burden of managing cardholder data and encryption is removed.

“The combination of Safetech Page Encryption and Safetech Tokenization differentiates Chase Paymentech’s ability to provide a safe and secure online payments experience,” Charron added. “Safetech Page Encryption is a software solution that requires minimal coding to and integration into a merchant’s existing system. The impact on a merchant’s IT resources is relatively low and encryption is seamless during the checkout process.”

### Help Improve the Purchase Experience

Safetech Page Encryption gives merchants the security and ability to maintain control of their checkout page and to provide a consistent shopping experience. This includes merchants using discounts, upgrades and special offers, such as free shipping, during the checkout process to increase checkout conversion. Safetech Page Encryption works with Visa<sup>®</sup>, MasterCard<sup>®</sup>, American Express<sup>®</sup>, Discover, Diners Club<sup>®</sup>, JCB, Chase Paymentech Gift Card, Private Label, Health Benefit Cards, and Bill Me Later<sup>®</sup> and is compatible with [Safetech Fraud Tools](#) and Chase Paymentech’s [Account Updater](#) solution, which ensures card account data in merchants’ stored tokens remains current.

### About Chase

Chase is the U.S. consumer and commercial banking business of JPMorgan Chase & Co. (NYSE: JPM), a leading global financial services firm with assets of \$2.4 trillion and operations in more than 60 countries. Chase serves more than 52 million consumers and small businesses through more than 5,600 bank branches, 18,700 ATMs, credit cards, mortgage offices, and online and mobile banking as well as through relationships with auto dealerships. More information about Chase is available at [www.chase.com](http://www.chase.com).

### About Chase Paymentech:

Chase Paymentech, the global [payment processing and merchant acquiring](#) business of JPMorgan Chase & Co. (NYSE: JPM), is a leading provider of merchant services. The company’s proprietary platforms enable integrated solutions for all payment types, including credit, debit, prepaid stored value and electronic check processing; as well as alternative and [mobile payment options](#). Chase Paymentech has uniquely combined proven payment technology with a long legacy of merchant advocacy that

creates quantifiable value for companies large and small. In 2012, Chase Paymentech processed 29.5 billion transactions with a value of \$655.2 billion, including an estimated half of all global Internet transactions. In addition to the ability to authorize transactions in more than 130 currencies, the company provides business analytics and information services, fraud detection and data security solutions. More information can be found at [www.chasepaymentech.com](http://www.chasepaymentech.com).