



CASE STUDY

Validated Point-to-Point Encryption (P2PE)[™] Solution

THE MERCHANT

With 21,000 enrolled students across three campuses in 12 schools

Northwestern University

and colleges, Northwestern University is committed to excellent teaching, innovative research and the personal and intellectual growth of its students in a diverse academic community. Ranked #12 among USA universities, Northwestern's 240-acre Evanston campus is home to #5-ranked Kellogg School of Management. The University's 25-acre Chicago campus is also home to #12-ranked Pritzker School of Law and #17-ranked Feinberg School of Medicine. Northwestern's annual operating budget is \$2 billion, inclusive of \$650 million in sponsored research, with an endowment of \$10.5 billion. For more information please visit: <http://www.northwestern.edu/about/>

THE P2PE SOLUTION

CardConnect (NASDAQ: **cardconnect**. CCN) is a leading processing and technology solutions provider, helping more than 65,000 businesses accept billions of dollars in transactions each year. CardConnect's advanced payments suite is backed by the most aggressive security measures in the industry: patented tokenization and PCI-listed point-to-point encryption (P2PE). This powerful combination results in simplified efforts to comply with PCI DSS requirements and reduced transaction costs. Visit cardconnect.com for information.

THE OBJECTIVE

With a mission to enhance the level of transactional data security across every payment location on Northwestern's Evanston and Chicago campuses, CardConnect's P2PE Solution simplified the University's effort to comply with PCI DSS and their reconciliation processes have been sped up through automation.

Prioritizing customer data security...

Why did Northwestern choose CardConnect's P2PE solution?

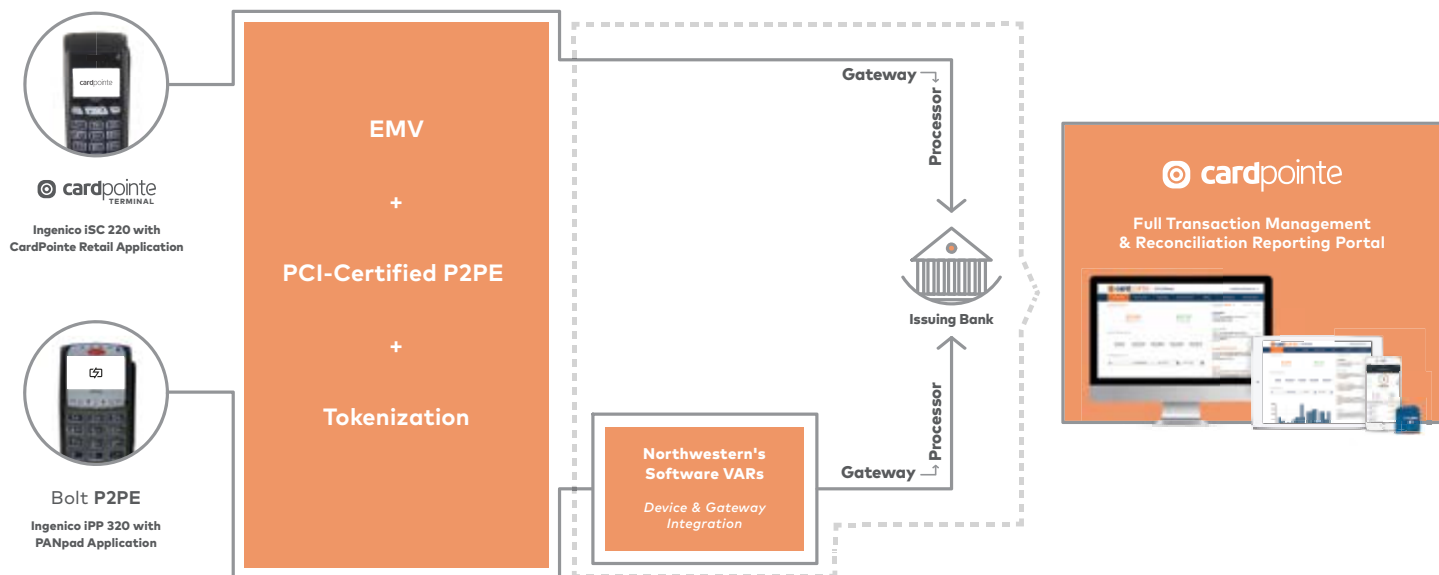
Partnering with CardConnect represented an opportunity for the University to enhance the level of payment security for Northwestern customers. CardConnect offers the University a proprietary point-to-point encryption (P2PE) gateway that is employed when integration occurs with any existing or new point-of-sale (POS) system on our campuses. This simplifies merchant efforts to comply with PCI DSS through point-to-point data encryption, reducing academic and administrative time spent on Self-Assessment Questionnaires (SAQs). Northwestern is able to quickly minimize data vulnerability to large numbers of locations by providing integrated P2PE/EMV-enabled equipment to securely accept in-person transactions and mail-in or phone orders.

What types of sales channels did you address with P2PE?

Various Northwestern schools and units provide conference services, sales of goods and event tickets as the primary "sales channels." Card merchants on both campuses now accept payments with secure P2PE terminals that also process transactions much faster than previous analog phone line installations. **Arrow Payments**, a Chicago-based firm, helped us select and implement CardConnect to improve more than 50 locations with increased security of cardholder data, improved transaction speed, integration and reporting.

Why did you want to change your previous process?

The needs and complexity of protecting credit card data have grown at an accelerated rate. Over the last several years, headlines in the news identify major corporations with sophisticated systems for data processing and management are being compromised. Northwestern recognizes its responsibility to our students, parents, alumni, faculty and staff to protect their sensitive financial information. Additionally, we strive to provide simple, functional and effective solutions for the University and its customers' operational needs. Consequently, the decision to implement the latest P2PE technology across the institution, while working with our third-party service providers to upgrade their own technology, was one that required no debate.

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What benefits have you realized in the time you've been up and running?

Northwestern is delivering solutions to our campus units allowing them to focus on education and research rather than on transactional data security. We have been able to replace paper-based reconciliation and reporting processes with efficient technologies that reduce errors and the amount of effort required in merchant locations on a daily basis. Every payment location on Northwestern's Evanston and Chicago campuses has gone through a full discovery and scoping site visit process. Existing payment needs and vulnerabilities have been identified and addressed with continuous monitoring that accounts for changes in technology and security threats. We have secured more than 50 payment locations, from dining halls to the Registrar's Office, with encryption and tokenization. On top of the security benefits, this has also made PCI DSS compliance much easier for us. New devices, integrations, online capabilities and changes to business process have allowed over 20 locations to eliminate paper forms and, perhaps most importantly, eliminated the perceived need to store physical cardholder data. Northwestern has been able to automate the reconciliation system, speeding revenue recognition, and reducing administrative time spent, while keeping the entire process centralized.

How did implementing this solution help with EMV rollout?

Working with the **Arrow Payments** team, Northwestern continues to integrate and influence third-party software providers and realize the full benefits of P2PE and EMV technology.

What would you say to other companies that might be thinking of implementing a P2PE solution?

For higher education institutions, P2PE can be incredibly helpful in securing vulnerable cardholder data and protecting campuses from a data breach. For those universities with diverse merchant communities, such as Northwestern, implementing P2PE can be a challenge since each operational unit may establish unique methods for processing payments that have become integrated into their operational workflow. Taking time to discover the process merchants use to currently accept payments and building a team of partners, vendors and experts will allow you to better determine how to best transition these merchants to P2PE solutions.

**Maximize Security.
Simplify Compliance.**

Point-to-Point Encryption (P2PE)
is a trademark of PCI Security
Standards Council.

Validated P2PE Solution Providers can be found on the PCI website at:
<http://www.pcisecuritystandards.org/p2pe>