# Red Maple's Clever Division

## Who needs it

- Small to large businesses
- Retailers
- Merchants
- Restaurants
- Global companies

If you take credit cards, you need Clever Division to protect your business and customers from internal and external theft.

## Why you need it

It leads the news nearly every day. Another business hacked by cybercriminals who stole the database and virtually shut down the company. Another dream ruined. We're tired of them getting away with it. That's why we set our minds to developing technology that will mitigate the problem. Introducing Clever Division by Red Maple. This revolutionary security software uses two-factor authentication to collect and confirm credit card numbers without ever writing the entire number to a database. Let thieves try; they can't steal what you don't have.

In 2020:

- > Americans lost \$56 billion due to identity fraud.
- Businesses lost an average \$1.52 million in sales from cyberattacks.
- The average cost of a data breach was \$3.86 million.
- U.S. suffers more than seven times ransomware attacks every hour. It's now a national security risk.

## **About Clever Division**

#### **PROTECT YOUR COMPANY AND CUSTOMERS FROM THEFT, FRAUD AND DATA BREACHES WITH RED MAPLE'S NEW CLEVER DIVISION SOFTWARE.** Businesses small and large - you don't have to worry about hacks,

Businesses small and large - you don't have to worry about hacks, breaches and employee theft anymore. Clever Division safeguards your customers' credit card numbers by dividing them, locking them in separate vaults and deleting some of the data. It's the most secure PCI platform on the market today.

### THE POWER OF CHOICE

Clever Division fully integrates with multiple major credit card processors o you can be up and running in one week.

Clever Division also has a special Customer Portal for repeat customers and business clients. The easy-to-use dashboard allows clients to check and pay their recurring invoices, handle multiple transactions, add different payment methods, print out invoices, track billing history and more at their convenience, 24/7.

#### DON'T LET YOUR DATA GET STOLEN OR TAKEN HOSTAGE

Take away the main reason hackers target websites - to steal credit card numbers. You no longer have to collect, store and protect credit card information. Clever Division divides, locks up and deletes data. Sensitive information is scrambled, incomplete and useless to cybercriminals. Option for two-factor authentication with every sale.

#### **PROTECT YOUR BUSINESS**

When you drastically reduce theft and fraud, you benefit in multiple ways: No financial losses or damages to your reputation and brand, eliminate data network breaches and lower your risk of ransomware attacks, reduce PCI footprint, and in some cases, qualify to use an SAQ-A, reduce costs from credit card processors due to lower risk.

## <u>Play video</u>

Results

 Prevent cyberthieves from accessing one database full of information

• Prevent employees from seeing customer credit card numbers and stealing them

• Full integration with more than 15 major credit card processors worldwide

- Be up and running in one week
- Customer Portal with 24/7 access

- Never store credit card numbers again
- Clever Division divides, locks up and deletes data
- Information left is scrambled, incomplete and useless to cybercriminals
- Two-factor authentication option
- No financial loss

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- No damage to reputation, brand
- Eliminate data breaches
- Lower risk of ransom attacks
- Reduce PCI footprint
- Qualify to use an SAQ-A in some cases
- Reduce costs from credit cards due to lower risk

## HOW CLEVER DIVISION WORKS

Clever Division can help prevent major financial loss and business disruption. It's simple, fast and secure because your business doesn't collect and store full credit card numbers.

#### 1. Customers Place Orders

Customers place orders online, by phone, email and text.

The interface automatically generates an email, text, or phone call to obtain the customers' credit card numbers.

#### 2. Customers Pay

Customers can enter all of their credit card numbers into the Clever Division interface using their email and phone number.

The interface verifies the information, then divides and locks it up in separate, secure vaults. It also deletes some of the data.

#### 3. Complete the Sale

The interface sends the business a token to complete the sale. The token is only a verification code, no personal information is stored on it. That means the business never has to store credit card numbers again, giving no reason for hackers to attack. It's that easy.

### More cybercrime stats in 2020

- The average ransom fee demanded has increased from \$5,000 in 2018 to \$200,000 in 2020.
- Out of 1,086 organization whose data had been encrypted or otherwise protected, 96% got their data back.
- The average downtime a company experiences after a cybercrime attack is 21 days.
- > Cybersecurity threats are rising for small businesses.
- > The average payout by a mid-size organization to cyberthieves was \$170,404.

### DIFFERENTIATORS

**No other** software separates the data then locks them up in secure vaults that require multiple keys to authenticate, verify and tokenize the information. As a final precautionary step, some of the numbers are never stored at all.

**No other** software gives businesses, retailers and global corporations the choice to completely stop storing credit card information that can be attacked by cybercriminals. Quite simply, thieves can't steal what you don't have.

**No other** software gives you the choice of which credit card processor to use by seamlessly integrating with more than 15 major processors around the world, allowing for uninterrupted workflow within one week.

**No other** software moves the target away from cyberthieves, scrambling critical customer data so that even if the information could be hacked, it would be useless to criminals.

**No other** software 100% hides sensitive personal information from employees and prevents them from committing theft.

### What our customers say about it

"At a time when cyberattacks are skyrocketing, it is reassuring to know we have a solid system in place. Clever Division software from Red Maple eliminates any risk or liability on our part of having our customers' personal information potentially exposed during a cyberattack, since we never take or store their payment information in our environment.

Clever Division gives us peace of mind every time we run a credit card transaction. We highly recommend it to any business that processes payments from its customers."

- Ron Savoia, Managing Partner & Founder of Stratus Innovations Group

-Sources IBM Security & National Security Institute

## FREQUENTLY ASKED QUESTIONS

**Q. Can we use Clever Division with our current credit card processor?** A. Yes. We know changing a financial relationship is hard and time consuming. That's why we <u>fully integrate with 15+ major credit card processors</u>. Simple, easy, secure.

#### Q. How fast can I get going?

A. We built Clever Division to be easy to use and quick to deploy. You can be up and running within one week.

#### Q. Do I have to host anything?

A. No, it is all hosted in Microsoft Azure.

Q. Do you make Clever Division for Microsoft Dynamics Customer Engagement (CE)?

A. Yes. Our Clever Division CE product is for businesses that use Microsoft Dynamics Customer Engagement (CE) which is the new name of Microsoft Dynamics Customer Relationship Management (CRM). If you don't use Dynamics CE, you'll want to purchase <u>Red Maple Clever Division<sup>TM</sup></u>. Both products <u>fully</u>

integrate with multiple major credit card processors.

## **About Clever Division CE**

For companies using Microsoft Dynamics<sup>™</sup> CE for sales and marketing, taking secure payments can be difficult and require custom solutions. We've solved that problem. Red Maple now offers Clever Division CE. Clever Division CE provides a secure and flexible method of processing credit card payments. It also allows Dynamics users to protect their business from credit card theft.

Your team can accept credit cards by entering the entire number, using twofactor credit card entry or allowing your customers to enter the full number via hyperlink. Red Maple's solution provides the most secure PCI platform available. With two-factor card entry available, your customer-service team can securely enter cards without exposing your customers' data.

## CONTACT RED MAPLE

Anyone can schedule a free demo.

- Call +1 830.280.0400
- Fill out a form and we'll contact you <u>https://www.redmaple.com/schedule-a-demo/</u>
- Email us at info@redmaple.com

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## Key messaging

- Cyberattacks have soared to record levels as hackers target companies large and small, compromising the private information of millions of people.
- That's why Texas-based company Red Maple<sup>™</sup> created Clever Division software that protects businesses and customers.
- While nothing can stop bots and cybercriminals from virtually attacking businesses, with Clever Division™, hackers won't find anything valuable to steal.
- It's a simple solution. Businesses will no longer collect, store and be responsible for critical customer data like credit card numbers, security codes and dates of birth. Instead, Clever Division safeguards it all.
- It eliminates one of the main reasons hackers target websites to access credit card data. All they will find now is partial numbers. In addition to protecting customer data, Clever Division greatly reduces the risk of ransomware attacks.
- While customers traditionally give businesses their credit card number and other information to make a purchase, consumers can now enter their own information directly into a Clever Division interface. The software divides up most of the numbers and locks them away in separate, secure vaults. Once the information is authenticated and verified, Clever Division sends the business a secure token to complete the sale and deletes the remaining numbers.
- The merchant, the employees, even hackers cannot access the full account and credit card information, so the data remains secure, virtually eliminating the problem of theft and fraud.