



CREDIT CARD ON FILE SECURITY EXPLANATION

Our credit card merchant service processor, BluePay Processing, enables credit, debit, and/or Health Savings Account card information to be stored in their system in an encrypted, secure manner called Tokenization. Tokenization protects your credit card data and greatly reduces the likelihood of theft by replacing the sensitive card information with randomly generated IDs called “tokens”, which are useless to hackers if the BluePay system were to be compromised.

Once stored, the only personal account information visible is the name on the card, the expiration date, and the last 4 digits of the card number.

The secure online portal used to store and securely access this information has been thoroughly vetted per the strict data retention and retrieval rules required by the banking industry, payment processing networks and the card brands (VISA, MasterCard, Discover and American Express.)