

CardVault, the Secure Data Tokenization Solution

A Fully Integrated Service of 3Delta Systems' Payment WorkSuite

Today's businesses are magnets for criminals trying to hijack, steal or destroy personally identifiable information, medical records and credit card numbers. The increasing frequency and severity of data breaches proves these cyber-thieves are highly motivated and sophisticated, knowing exactly where and what to target.

The fallout from a data breach equates not only to lost sales and revenue for a company, but lawsuits, damage to its brand and reputation, customer loss, and stiff fines for not complying with Payment Card Industry Data Security Standards (PCI DSS). Conforming to PCI requirements and federal privacy laws, even with state-of-the-art technologies, can be difficult and expensive since every touch point where data is handled must be secured.

CardVault[®] from 3Delta Systems[®] is an innovative and proven data tokenization and payment processing solution at the forefront of payment system security. CardVault helps you remove the risk and threat to your business by removing card data from your environment.

The Tokenization Concept

The premise of exchanging or replacing valuable data with substitution values is central to the tokenization concept. You submit cardholder data to CardVault in 3Delta Systems, Inc.'s (3DSI's) secure payment processing network where it is encrypted and stored, and the token is assigned and returned to your company's system.

Thereafter, you send transactions to 3DSI using the token instead of the actual card number. Using tokens does not change the payment processing experience – just like purchase cards or credit cards, tokens can be used for sales, refunds, voids and credits – but only with your 3DSI CardVault account.

Tokens have no meaning by themselves and are useless to criminals if your company's system is compromised in any way. For example:

Actual card number **2123 3456 5678 6789**
becomes token value **AEGHV234AUD54367**.
Format emulating options are also available.

Because it is not "cardholder data," a token can be safely transmitted through your network between various applications, databases and business processes while the sensitive data is securely stored and encrypted in CardVault's centralized data repository.

Available since 2003, CardVault leverages 3DSI's expertise and stores customer data at secure, PCI certified processing centers, and supports transactions requiring "Level-3" information (line item detail). 3DSI specializes in Business-to-Business (B2B) Level-3 processing and has saved clients significant dollar amounts by reducing card fees through better interchange qualification.

Like all 3DSI services, CardVault is fully integrated into Payment WorkSuiteSM, a new high-performance payment platform that gives businesses of every size the ability to manage the increasing complexity of payment and data security requirements. The platform includes an array of feature-rich applications designed to be independent yet fully interoperable with one another, allowing clients to mix and match the services that best fit their needs.

The complete Payment WorkSuite lineup – CardVault, EC-Zone[®], EC-Linx[®], EC-Batch[®], EC-SentrySM and EC-NavigatorSM – has been designed from inception as stand-alone applications that are both securely separated and tightly integrated.

Detecting and Preventing Fraud

Fraud is a critical issue in today's complex payment environment. EC-Sentry provides maximum flexibility and protection to help your business guard against fraud. EC-Sentry gives you the

ability to define access controls, user restrictions and transaction processing thresholds to identify and intercept any unusual behavior, regardless of its origin. With these granular controls, your account administrator may apply the restrictions universally or to individual users, depending on management levels and job functions within your organization.

By applying customized checks, restrictions and tolerances, you can significantly alleviate, if not avoid, the costs associated with high-risk transactions. EC-Sentry's fraud-fighting transaction verification and authentication tools empower you to run your business with confidence.

EC-Sentry is a fully integrated component of 3DSI's Payment WorkSuite, and the standard version is included with CardVault.

Comprehensive and Customizable Administrative Tools

EC-Navigator is the "Command and Control" center for all of 3DSI's Payment WorkSuite applications. Access to comprehensive administrative tools gives you an unprecedented level of control to customize online users as well as manage your merchant information, customer accounts and cardholder data. Driven by permission based access, EC-Navigator minimizes your exposure by automatically displaying only what each individual user is allowed to see based on the permissions and constraints established by your Payment WorkSuite administrator.

Advanced reporting facilitates daily operations and decision-making by offering you multi-level insights into transactions, user activity and stored data. Multiple merchants, locations and terminals can be selected for inclusive reports or excluded for specific inquiries. EC-Navigator is an integral part of 3DSI's Payment WorkSuite, and is included as a standard feature with CardVault.



CARDVAULT

ECNAVIGATOR

ECSENTRY

ECZONE

ECLINX

ECBATCH

Payment WorkSuiteSM from 3Delta Systems[®] is a new high-performance payment platform whose deep, multilayer security provides peace of mind to customers – whether small business or large enterprise – for managing the increasing complexity of payment processing and data security requirements.



CardVault Features

Enhanced Security and Reduced Risk

- » CardVault lets you accept and process card payments without the burden of storing card data on internal systems
- » All of your PCI protected card information is stored at 3DSI's Payment Card Industry Data Security Standard (PCI DSS) certified processing network
- » CardVault's extended storage record (5K bytes per record) helps protect additional information such as customer records, HIPAA or Privacy Act protected information
- » Supports your business continuity plans by maintaining a secure copy of tokenized data off-site

Flexible Implementation

- » Your legacy card data is securely transferred to 3DSI where it is tokenized, after which it can be purged from the host system
- » The token, which corresponds to the customer's Primary Account Number (PAN), can be assigned by you or 3DSI
- » CardVault supports both server-to-server transactions in real-time and file-based transactions via batched process
- » Cardholder records may be updated and added in real-time

Works with Existing Technologies

- » CardVault's platform-neutral design works with any host system
- » Supports and works with existing business processes
- » 3DSI's systems can be integrated with enterprise accounting and back-office solutions such as SAP[®], JD Edwards[®], Oracle[®], Microsoft[®] and more
- » Standard interfaces facilitate integration without using distributed software

Customer Convenience without the Risk

- » E-commerce applications can offer "My Profile" convenience for customers without storing actual card data on their host system

- » Repeat customers do not have to re-enter data – CardVault securely stores account information
- » CardVault allows updates to any of the saved fields, including cardholder name and expiration date, without retrieving the card information
- » All services offer the same set of browser-based advanced reporting tools

Integrated Payment Processing Option

- » All services in Payment WorkSuite – CardVault, EC-Zone, EC-Linx, EC-Batch and EC-Sentry – can be used in conjunction with each other and administered in EC-Navigator
- » Clients receive the benefit of secure data storage plus the convenience of real-time or file-based transaction processing

Supports All Commerce Types

- » Business-to-business (B2B)
- » Business-to-government (B2G)
- » Business-to-consumer (B2C)

Supports Multiple Payment Channels

- » Internet
- » Mail Order/Telephone Order (MOTO)
- » Enterprise Accounting Systems

Stores and Processes All Major Card Brands

- » Visa[®]
- » MasterCard[®]/Diners Club[®]
- » American Express[®]
- » Discover[®]
- » JCB[®]

Browser Application Requirements

- » Windows[®]: Internet Explorer 7 or greater; Firefox 3.5 or greater
- » Mac[®]: Firefox 3.5 or greater
- » JavaScript and cookies must be enabled
- » A minimum screen resolution of 1024x768 is recommended

For more information, please contact
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