

3Delta Systems Applauds Visa's Tokenization Best Practices for Preventing Credit Card Data Breaches

3DSI Pioneered Tokenization Service with CardVault in 2003

CHANTILLY, Va. – July 19, 2010 – [3Delta Systems, Inc.[®] \(3DSI\)](#), a leader in online credit card payment solutions and pioneer of the advanced payment [tokenization](#) service [CardVault[®]](#), today applauded Visa Inc.'s global industry best practices for tokenization as an effective tool for helping merchants, vendors, service providers and acquiring banks who collect, process and store credit card data better protect sensitive payment and cardholder data from being stolen or compromised.

Tokenization replaces a customer's credit card purchase information with randomly generated reference keys called tokens, a process that safely converts real 16-digit card numbers into a string of characters which then become useless to would-be hackers.

[Visa's best practices](#) recommend merchants and payment processors use tokenization to reduce or eliminate the amount of vulnerable cardholder information that needs to be protected, thereby lowering the scope, risks and costs of complying with Payment Card Industry Data Security Standards ([PCI DSS](#)). The PCI standards are considered the industry's foremost benchmark for safeguarding cardholder data against fraud and data security breaches.

Visa's tokenization best practices define:

- Token generation – the process for how a token is generated
- Token mapping – the process for associating a token to its original Primary Account Number (PAN) value
- Card data vault – the central repository of cardholder data that is used by the token mapping process
- Cryptographic key management – the process for how cryptographic keys are managed and used to protect cardholder and account data

3Delta Systems has applied tokenization best practices like those issued by Visa since launching CardVault in 2003. The company's suite of tokenization and payment processing services have also met the PCI's rigorous standards for six consecutive years via third-party PCI DSS certification.

“We congratulate Visa for validating the value of tokenization services such as [CardVault](#), an innovative technology that major enterprises and government agencies are using every day to safely process their customers' credit cards online and safeguard that data from security breaches,” said Aaron Bills, founder and chief operating

officer of 3Delta Systems. “We expect Visa’s best practices will make it easier for merchants, assessors, acquirers and service providers to comply with PCI security assessment standards, which should lead to better payment data security, more streamlined annual audits and higher levels of PCI compliance. I also expect the already-rapid adoption of tokenization services such as CardVault will accelerate among merchants.”

With [CardVault](#), a customer’s purchase transaction information is replaced by unique, randomly generated payment tokens, while the actual payment card and transaction data remain securely stored at one of 3DSI’s off-site, PCI-compliant payment processing and [data centers](#).

In addition to secure card data storage, CardVault also features [real-time](#) and [file-based](#) Level-3 transaction processing with every major U.S. acquiring processor and has earned an unmatched number of [Level-3](#) processing certifications. Real-time transactions support e-commerce and customer service systems in which a customer waits for their card to be authorized, while file-based processing supports invoicing systems and circumstances where real-time authorization is not critical.

“Credit card security is our number one priority,” Bills explained. “Many enterprises and government agencies depend on CardVault to safeguard their confidential payment information from a security breach. By outsourcing this data protection to 3Delta Systems, they can focus on their own operations instead of storing their customers’ credit card information themselves. Because our business processes, systems, controls and advanced payment network infrastructure meet rigorous [PCI security](#) requirements for accepting credit cards and other electronic payments, our customers also trust CardVault to help with their PCI compliance.”

CardVault is particularly well-suited for businesses that accept credit card payments, have repeat customers for whom they maintain ‘cards-on-file’ and use enterprise resource planning, web- and/or telephone-based customer order systems that generate between 5,000 and 500,000 credit card transactions per month.

About 3Delta Systems

[3Delta Systems, Inc.](#) [www.3DSI.com] is a payment solutions company that delivers the power of secure, Internet-based purchase and credit card processing solutions to enterprise, business-to-business and business-to-government customers. 3DSI’s complete suite of payment solutions – each designed from the ground up to be scalable, easy to implement and conform with PCI Data Security Standard best practices – enables merchants and buyers to manage, authorize and settle payment transactions in real-time. As a leading Software-as-a-Service (SaaS) provider, 3DSI has processed over 39 million payment transactions worth more than \$33.5 billion for over 6,000 corporations and government agencies since the company was founded in 1999.

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