

Public Utility

What is ProtectPay?

ProtectPay is a powerful, End-to-End Secure Payment processing and data storage solution that provides companies with the flexibility of in-house data storage and the peace of mind that comes from knowing that their sensitive data is secure.

Whether a company needs to protect data from the point of swipe and throughout the transaction process, or wants to protect its stored data, ProtectPay can help. It provides merchants and service providers with the ability to securely process transactions, either in real-time or in a delayed transaction mode, and allows them to securely access historical data for future transactions and reporting functions.

The flexibility of ProtectPay enables companies in any industry to deploy the solution in a manner that significantly reduces the risk associated with storing sensitive payment data. A publically traded utility company looked to ProPay to help them eliminate the payment data transmitted and stored by their payment systems.

Company Description: The utility company is one of the largest producers, suppliers and wholesalers of power in the United States. The utility offers gas and electric services to residents and businesses in more than a dozen states. The utility also operates more than a dozen subsidiary companies that offer similar services. In addition to offering power to their customers, the utility offers other services through an eCommerce portal. Customers can make payments either through the online payment page or they can call the company's call center and provide payment information.

Company Problem: In the course of an annual risk assessment exercise, the utility company's internal risk group issued the company a challenge: find a third party service provider that would allow them to outsource the transmission and storage of their sensitive payment data and mitigate the risks and concerns associated with the acceptance of payment card transactions. In issuing this challenge, the risk group placed very stringent system and contract conditions that had to be met in outsourcing this mission critical business process.

While conducting internal assessments, the utility discovered numerous points of entry for payment data, including the eCommerce portal and the call center. The utility company wanted to minimize their liability and their exposure by reducing or eliminating, to the extent possible, the amount of payment data that traversed the system. All of this had to be accomplished without impacting the customer experience.

The ProtectPay Solution: After significant research, the utility selected ProtectPay's End-to-End Secure Payment processing solution. Using ProtectPay's Application Programming Interface (API), the utility was able to integrate ProtectPay's secure payment platform into its environment. Within just a few days of receiving ProtectPay's API documentation, the utility was already sending test transactions. ProPay's development team worked with the utility in order ensure that the utility's current "process flow" was maintained, minimizing any impact to the company and rendering the integration transparent to the end user. In implementing the solution, the utility was able to maintain its existing payment process without transmitting, storing or processing sensitive cardholder data in its systems.

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In addition, the utility sought to reduce the amount of payment information being stored or transmitted within its call center environment. To accomplish this, the utility deployed ProtectPay's Secure Virtual Terminal. Rather than entering information into a proprietary application, which then transmits the data through the company's environment, customer service representatives simply enter the payment data into the Secure Virtual Terminal. In doing so, the utility removed sensitive payment data from their environment and successfully shifted the liability and burden of protecting that data to ProPay.

All of the payment information is transmitted directly to the ProtectPay Secure Vault, bypassing the utility's systems entirely. There, ProPay tokenizes the data so that the utility can still access it for future billing or reporting needs. By tokenizing the data, it is rendered unusable should it be accessed by unauthorized individuals.

Outcome: By integrating to ProtectPay's API and implementing the Virtual Terminal, the utility was able to significantly reduce, if not eliminate their cardholder data storage and processing in two of its primary payment channels – the eCommerce site and the call center. In implementing ProtectPay, the utility is still able to allow its customers to store their payment data for future billing, while removing that data from the utility's environment. The data is securely stored in the ProtectPay Vault. There was no impact to the end users' experience and the utility was able to significantly reduce its PCI DSS compliance burden. The integration was straightforward and simple to complete, even considering the customization required to ensure that the existing process flow remained unchanged.

With ProtectPay enabled, the utility was able to satisfy the company's, and the Risk Team's, stringent risk mitigation requirements. At the same time, the utility was able to improve the experience of its end-users.

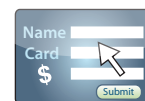
Solution Components



Secure Processing API



ProtectPay Vault



Virtual Terminal

About ProPay

ProPay leads the market in providing simple, safe and affordable credit card processing and electronic payment services for businesses ranging from the small, home-based entrepreneur to multi-billion-dollar corporations and enterprises. Whether you're a small business or a large corporation, ProPay provides simple, safe and affordable merchant services and can help secure your payment data through robust encryption and tokenization.

For more information about ProtectPay or any of our Payment Solutions, please contact us at sales@propay.com or call us at (888) 227-9856