

## CardVault – The Secure Data Tokenization Solution

Security breaches affecting credit cards and personal data are among today's most perilous business risks. Fines, censure, law suits, bad publicity or even business failure are among the possible results of a data breach.

3Delta Systems, Inc.<sup>®</sup> (3DSI) is at the forefront of data security and storage solutions and has provided data tokenization services since 2003. CardVault<sup>®</sup> is an innovative data storage service that lets businesses safely and securely process card payment transactions while simultaneously reducing the risk of storing card data on internal systems.

CardVault leverages 3Delta Systems' expertise and stores customer data at its secure, Payment Card Industry (PCI) certified processing centers. Users also benefit from 3DSI's "Software-as-a-Service" (SaaS) proprietary electronic payment gateway, which supports every major merchant processing network for Level-3 or line item detail transactions.

### **The Tokenization Concept**

The premise of exchanging or substituting valuable data with valueless data is central to the tokenization concept. A merchant submits cardholder data to CardVault in 3DSI's secure payment processing network where it is encrypted and stored, and the token is assigned and returned to the merchant's system.

Thereafter, the merchant sends its transactions to 3DSI using that token instead of the actual card number. Using tokens does not change the merchant's payment processing experience – just like purchase cards or credit cards, tokens can be used for sales, refunds, voids and credits. Tokens can be safely transmitted through the merchant's network among various applications, databases and business processes while the encrypted data is securely stored in CardVault's central data vault.

Because they have no meaning by themselves, tokens or aliases are useless to criminals if a merchant's system is compromised in any way.

Example: Actual card number  
**2123 3456 5678 6789** becomes token  
value **AEGHV234AUD54367**.

### **Enhanced Security and Reduced Risk**

- ▲ CardVault lets businesses accept and process card payments, without the burden of storing card data on internal systems.
- ▲ Reduces the number of points within an organization where sensitive data is stored, making it easier to manage and secure.
- ▲ 3DSI stores all card information in its 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 HIPAA or Privacy Act protected information.
- ▲ Supports business continuity plans by maintaining a secure copy of tokenized data off-site.

### **Flexible Implementation**

- ▲ Card data is exported and forwarded to 3DSI, after which it can be purged from the host system.
- ▲ CardVault supports both real-time and batch processed transactions.
- ▲ The token, which corresponds to the customer's Primary Account Number (PAN), can be assigned by either the merchant or 3DSI.
- ▲ Cardholder records are updated and added in real-time.

### ***Works with Existing Technologies***

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- ▲ CardVault's platform-neutral design works with any host system.
- ▲ Supports and works with existing business processes.
- ▲ Standard interfaces facilitate integration without using distributed software.

### ***Customer Convenience Without The Risk***

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- ▲ Web-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.

### ***Integrated Payment Processing Option***

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- ▲ CardVault is integrated with 3DSI's payment processing system.
- ▲ Clients receive the benefit of secure data storage plus the convenience of full featured payment processing.
- ▲ Supports real-time and file based transaction processing.

### ***Supports All Commerce Types***

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

### ***Stores and Processes All Major Card Brands***

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Visa®  
MasterCard®/Diners Club®  
American Express®  
Discover®

### ***Supports Card-Not-Present (CNP) Processing Channels***

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

### ***Supports Major Processing Platforms***

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American Express Direct  
Elavon  
Fifth Third Processing Services  
First Data – North  
First Data –South  
Global Payments – Central Token  
Global Payments – East  
Paymentech – Salem  
RBS WorldPay  
TSYS Acquiring Solutions

**For more information, please contact 3Delta Systems at 703.234.6010, sales@3DSI.com, or visit our Web sites at [www.3DSI.com](http://www.3DSI.com) and [www.CardVault.com](http://www.CardVault.com)**

#### **3Delta Systems**

14151 Newbrook Drive  
Suite 200  
Chantilly, VA 20151  
P: 703.234.6010  
F: 703.234.6004

[www.3DSI.com](http://www.3DSI.com)