TNS and P97 Partnership Enables More Secure Mobile and Connected Car Payments

Business Challenge

P97 Networks wanted to facilitate secure, efficient, and reliable connected vehicle and mobile payments across North America and Europe via its P97 PetroZone platform. This is a cloud-based mobile commerce and digital marketing solution that connects retail fuel, convenience, consumer packaged goods, quick-serve restaurants, and other merchants to their consumers by enabling payments and omni-channel digital offers on any device or connected car.

Solution

TNS is providing P97 a managed tokenization service enabling the secure provisioning and payment authorization of consumer card-on-file accounts for mobile and in-vehicle applications. Since its inception the partnership has enabled in-dash fuel payments alone for more than 3 million vehicles across the United States. Through the partnership, P97 Networks and TNS provide leading tokenization services that protect sensitive consumer data. P97 also gains access to a host of processing partners through the use of TNS’ secure global managed communications platform.

The TNS solution involves token creation, enabling consumer payment accounts to be stored on file in return for tokens, which offer fraudsters no value if compromised. Once a token is generated for an account, all future transactions involving the same account and mobile device use tokens rather than actual account details. The cloud payment, enabled by P97, uses TNS’ tokenization platform to ensure fast and secure payments.

Outcome

David Nichamoff, Vice President of Global Payments and Connected Car at P97 Networks, said:

“Working with TNS enables us to leverage their extensive global footprint and reach virtually any payments-related endpoint. Transaction security, speed, and performance are essential components of our customer’s brand reputation and service to consumers. TNS’ reliable, highly available solutions help us provide that quality of service within our mobile payments platform.”
Why Choose Tokenization from TNS?

TNS’ Tokenization solution provides a secure and cost-effective alternative to managing card details. Cardholder information is securely exchanged using tokenization and stored remotely in TNS’ encrypted database, away from a merchant’s system and files. Tokenization and data encryption are both widely recommended methods of data protection that in a hosted model not only reduce merchant exposure to card data compromise and the associated damage to reputation, but may also significantly narrow the scope of a PCI DSS (Payment Card Industry Data Security Standard) audit - a major cost burden on business.

Reduce Scope of Compliance and Minimize Risk
- Reduce the risk associated with handling and storing payment data through using Tokenization technology.
- Leverage TNS’ extensive payments and security expertise to ensure that payment data is handled in compliance with card scheme rules and regulations.
- Reduce capital and operational expense of protecting card data in compliance with PCI DSS.
- Take advantage of TNS’ secure, reliable multi-national network for payment data transport supported by a global team of payments and networking specialists.

Enhance Revenue Opportunities and Reduce Compliance Costs
- Expand payment options to customers and simplify recurring payment processing.
- Attract and retain customers by ensuring sensitive data is protected using industry best practices.
- Accept all major payment types including Visa, MasterCard, American Express, Diners and JCB - from anywhere in the world.
- Utilize a reliable, scalable solution that is designed to grow with each merchant's business.
- Streamline processing to reduce support overhead and enhance security.
- Utilize TNS’ Merchant Administrative Terminal for transaction tracking and reporting.

For More Information Please Contact Us Today!

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