

TNSPay Protect Helps Mitigate Payment Card Breaches for Large US Retailers

The Situation

A large fuel and convenience retailer recently approached TNS with a multi-faceted challenge – it wanted to protect against data breaches and guard its brand and ultimately revenues, while also reducing its Payment Card Industry (PCI) scope.

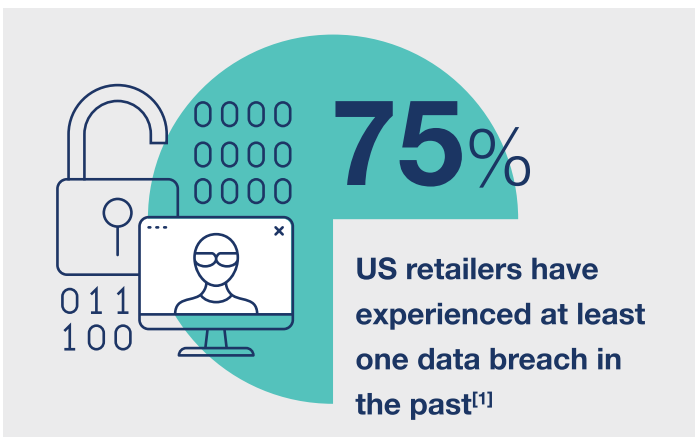
The retailer, which has over 15,000 stores globally and approximately 7,000 stores in the US alone, is one of the largest chains of Company Owned, Company Operated (CoCo) convenience stores in North America.

The Complication

With so much data, and so many systems, the risk of a data breach was ever-present. The potential vulnerabilities lie in the complexity of a US convenience stores ecosystem. Each store deals with multiple payment processors, accepts a variety of fuel and loyalty programs, has multiple indoor and outdoor payment terminals, and integrates with a wide range of other systems and solutions in and around their point of sale.

The Solution – TNSPay Protect

With such a complex ecosystem, and with no desire to lose the integrations and partnerships that make their offer in the USA so competitive, the retailer turned to TNS and its TNSPay Protect solution. TNSPay Protect, incorporating Bluefin's P2PE validated solution, encrypts, decrypts, and processes the payment data on a secure network. This is achieved through a key being injected into each terminal, which is then used to encrypt all cardholder's data. The authorization transaction is then transported over TNS' PCI Level 1 certified network for decryption and eventually for payment authorization. By passing the transaction data through TNS' PCI Level 1 certified network, it helps ensure that the payment data passing through its systems remains unreadable, and therefore valueless in the event of a possible data breach. Leveraging TNS connections to acquirers and banks, by implementing TNSPay Protect, it has allowed the retailer to process their payments to their preferred banks.



[1] Source: Bluefin, 2022

[2] Source: National Cybersecurity Alliance and PCI SSC Bulletin, February 2022

The Outcome

TNSPay Protect helped the retailer to reduce its PCI compliance burden while maintaining all existing integrations with their partners.

As an agnostic service provider, TNS was able to help the retailer retain its existing solutions and integrations including with its POS hardware across a mixed outdoor payment terminal estate, and with multiple fuel and loyalty cards. With over 250 partners in the payments ecosystem, and with an acquirer agnostic network, TNS can encrypt, decrypt and route traffic to the retailer's selected endpoint, while helping boost payment acceptance rates for the retailer.

A P2PE validated solution, like TNSPay Protect, can also help the retailer achieve:

Better Security

24% of all cyberattacks target retailers^[2], through the implementation of a P2PE validated solution the retailer has chosen the strongest encryption protection for its business, and the data has zero value if accessed or stolen in a breach.

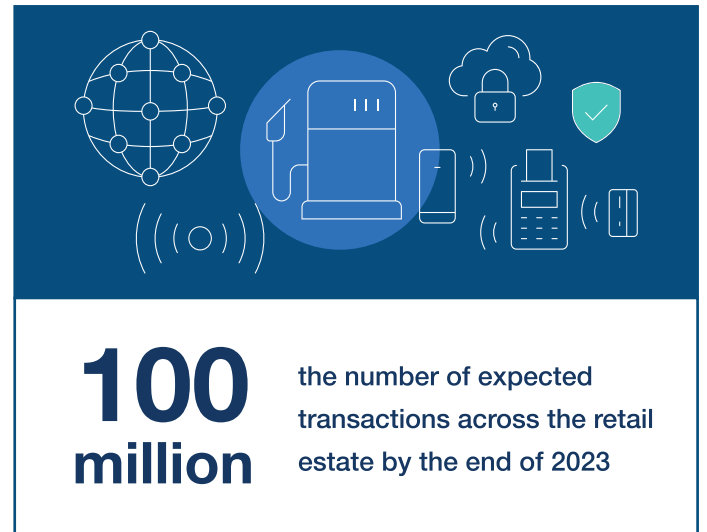
Reduced PCI Burden

As a Level 1 PCI DSS certified service provider, TNS can help reduce the compliance burden for the retailer, potentially saving them money on costly PCI DSS certification. By utilizing TNSPay Protect, the retailer could reduce their compliance burden significantly.

Improved Customer Focus

With PCI scope reduced and management and monitoring of transactions passing through TNSPay Protect left to TNS, the retailer can now focus on their core business and customer needs, and not their payments infrastructure.

[3] Source: 2020 Global Security Report, Trustwave



About TNS

TNS is a leading global provider of Infrastructure-as-a-Service (IaaS) solutions to the payments market, enabling trusted connected commerce and powering payment strategies for businesses for more than 30 years.

TNS supports fuel retailers around the globe with their payment acceptance, connectivity and transaction processing needs. As a PCI DSS Level 1 certified service provider and a certified Managed Network Service Provider (MNSP) with Gilbarco Veeder-Root, Verifone and Invenco, TNS is a trusted industry partner.

Businesses large and small trust TNS to keep transaction networks running smoothly and deliver their transactions from point of acceptance to their destination reliably and securely. Its secure network is monitored 24x7x365 by four network operation centers in the US, UK, Malaysia, and Australia.

Learn how we can help transform your fuel and convenience business, please contact our team.

solutions@tnsi.com

tnsi.com/fuel-and-convenience/

