



## TNSPay Protect

# Enhanced protection for your payments data

## Encrypting sensitive payments data

TNSPay Protect is a comprehensive, industry-leading payment encryption solution that protects sensitive cardholder information through the entire payment process. We offer two types of encryption, point-to-point encryption (P2PE) and end-to-end encryption (E2EE).

By securing the transfer of customer information from point of sale (POS) to payment processor, TNSPay Protect safeguards data from unauthorized access – and makes the data valueless in the event of theft. Thereby enabling businesses and payment processors to mitigate the risk and potential reputational damage from security breaches.



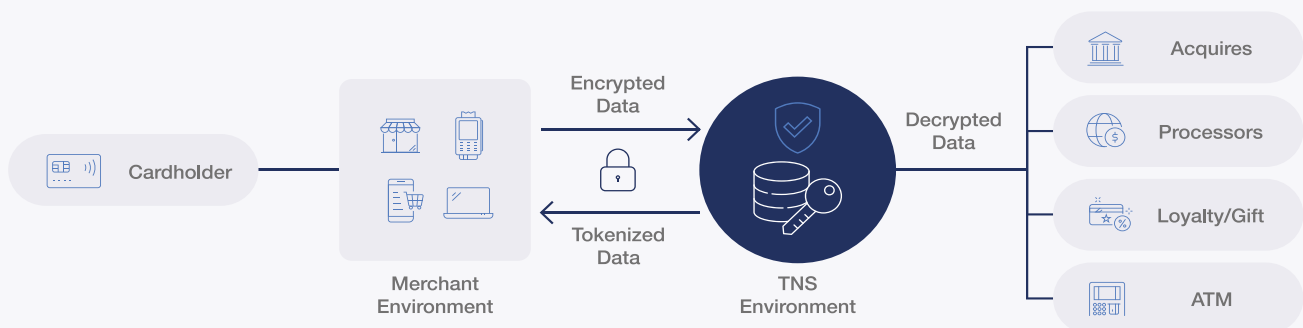
## Securing consumer trust and payment efficiency

The changing payments landscape is increasing the compliance burden for merchants. By implementing TNSPay Protect, you can secure your customers' preferred payment journey.

TNSPay Protect helps you provide seamless and safe transactions across your omnichannel retail environment – online, in app, at an unattended kiosk, in-store or wherever you accept credit card payments.

## How does it work?

With either a P2PE validated solution that meets the stringent security requirements of the PCI P2PE standard or an E2EE solution that is a flexible non-validated alternative, TNSPay Protect encrypts your customer's payment data at your POS, so the raw information can't be viewed until it is decrypted. When the payment data is transmitted the card information is encrypted until it reaches TNS' environment. TNS then decrypts the data using a service provider for P2PE transactions and sends the cardholder data for approval to the acquirer. In parallel, the cardholder data is then tokenized and sent back to the merchant, meaning the clear card number is not sent or stored within the merchant's environment, and the merchant can use the token for future payments providing – an additional layer of security.





## TNSPay Protect offers two flexible models:

### In-line model: multi-acquirer access



Enables seamless processing of payments to multiple acquirers, covering everything from key injection to payment processing. The in-line model allows businesses to efficiently manage their payment processing by either utilizing existing connections or leveraging TNS' secure, smart transport layer to connect with multiple acquirers and processors.

### Service model: simplified solution



Offers a simplified service by providing decryption and/or tokenization services only. Businesses can leverage their established relationships with acquirers while benefiting from TNS' specialized decryption and tokenization services.

Unlocking the advantages of a secure payment environment

#### Increased security

Establish a secure and trustworthy payment environment by implementing fraud prevention measures and adhering to industry regulations, data protection and privacy laws.

#### Simplified PCI DSS compliance and assessment scope

Minimize the risk of cardholder data breaches and reduce your PCI DSS compliance burden and associated costs while optimizing data security.

#### Customer insights

Increase visibility into your transaction data, gaining valuable customer insights. Build loyalty by leveraging these insights to boost customer experience and provide personalized customer interactions.

#### Improved performance

Deliver high uptime and availability for point-of-sale (POS) systems for better service performance. Enable smooth and uninterrupted operations while minimizing disruptions to your day-to-day operations.

#### Seamless customer experience

Eliminate repetitive cardholder data entry with stored tokens, enable recurring payments and provide a frictionless checkout process for a seamless customer experience.

#### Reputational protection

In the event of a data breach, the valueless tokenized data cannot be used for fraudulent purposes, mitigating the negative impact on your business while helping preserve your company reputation.

Contact us to **learn more**

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