

TransactionVault and TransactionShield combine to provide a comprehensive security solution to protect cardholder data in-flight and at rest while simplifying PCI compliance.



TransactionVault

Remove the Data, Remove the Risk

TransactionVault is a proven, cost-effective tokenization solution that:

- **Removes cardholder data from merchants' systems** and stores it in a secure, hosted "vault" – away from the business and safe from hackers
- **Utilizes next generation token technology**, enhancing customer profiles and marketing efforts
- **Integrates seamlessly** into existing business processes

TransactionVault is already installed in 20,000 locations and has been recognized by Javelin Strategy & Research for its innovative ability to move customer credit card data to a safe, secure, fully monitored and managed location away from merchants' POS terminals.¹

How It Works

TransactionVault technology works through the Merchant Link infrastructure at the point of sale so that the POS or PMS never sees or stores sensitive credit card information. Cardholder data is captured and replaced with tokens that safely live inside the merchant's POS or PMS system, CRM records, etc. In all subsequent communications, the credit card is referenced using the token. Therefore, the solution effectively reduces the risk of a breach and addresses the third requirement in the PCI Standard, "Protect Stored Data." TransactionVault tokens are:

- **Card-Based:** Tokens remain associated with the card (vs. a transaction) so they can be used for folio consolidation, customer analytics and marketing purposes.
- **Format-Preserving:** Tokens are 16 digits in length and pass credit card validity checks, so they fit into existing reporting, receipts and databases.

Want to Learn More?

Call 866.853.3845 | Email sales@merchantlink.com | Visit www.merchantlink.com | Engage www.merchantlink.com/blog

TransactionShield

Protect Data at Every Point

TransactionShield protects data as it travels through the merchant's IT environment. The solution:

- **Encrypts cardholder data using industry-recognized standards and methods**, rendering data unreadable and unusable to cyber criminals
- **Utilizes cloud-based decryption**, so merchants no longer have to have decrypted data in their environment
- **Designed to integrate with any encrypting device**, offering merchants flexibility in their hardware solutions

How It Works

Working with industry leaders and dedicated partners to encrypt sensitive credit card information, Merchant Link protects data in-flight at the point of interaction (POI) and as it travels through the merchant's IT environment. Depending on the merchant's hardware, the POI may be within the actual magnetic stripe reader at the point of swipe or within a point-of-sale terminal or workstation. Decryption occurs within Merchant Link's hosted payment gateway. This cloud-based decryption dramatically reduces the risk of compromised data as it removes all unencrypted data from the merchant environment.

TransactionShield is one of the most flexible point-to-point encryption solutions in the marketplace today with:

- Ability to support any **point of interaction (POI)**
- Interfaces to multiple **encryption vendors**
- Connectivity to all major **processors** including the option to connect to multiple processors simultaneously (Amex, private label, gift cards, etc.)

Did You Know? TransactionVault is already installed in 20,000 locations.

Encryption and Tokenization Process

Our process is flexible to suit any business type or size. Client certificates are used to further secure communication between systems.

