



TC Citadel® Token Management Solution

Full-service solution lets you create, store, update and remove tokens with ease.

TC Citadel® is a multi-use tokenization solution that stores customer credit card and ACH information in TrustCommerce's secure Card Data Environment. Once a credit card or ACH number is stored in TC Citadel, a six-digit, alphanumeric BillingID replaces all references to the card or ACH number.

BillingIDs are tokens that are not based on the PAN data and can be stored in plain text. The BillingID can be used to process future one-time, recurring or subscription payments on the credit card or ACH account, which protects the customer's sensitive financial data.

Automated Recurring Billing

TC Citadel makes it easy to set up repetitive billing cycles—with or without a known end date. This is an ideal tool for subscription payment processing, accepting recurring donations, and more.

Benefits include:

- » Improved on-time payment
- » Reduced late fees
- » Added customer convenience creating loyal customers

TC Citadel can accommodate these billing methods:

Recurring: Automated charges at regular intervals.

Installment: Automated installments, charged at regular intervals, for some period or against some balance.

Deferred: Automated charge at a future date.

The recurring billing module offers comprehensive reporting capabilities. Merchants can view various reports of active and inactive tokens showing current recurring billing scheme(s), past and future transactions, status of customers who are behind on payments due to declined billing, and more via a web interface.

PCI DSS Compliance

TC Citadel helps address PCI DSS compliance.

- » It removes customer payment and privacy information from merchant's site and/or servers

- » It provides the ability to store payment information in TrustCommerce PCI DSS compliant data facilities

Full Life Cycle Token Management

Token management is essential for clients who utilize TC Citadel®. TC Citadel users can employ two services to make management effortless:

- » TC CardCurrent™ helps ensure tokens are up to date.
- » TC Unstore™ removes tokens that are no longer needed.

These services help keep card data current and reduce your security risk.

TC CardCurrent™

TC CardCurrent is an account updating product that helps merchants keep accurate customer payment card data on file when accepting repeat, recurring, subscription, and installment payments.

For merchants who tokenize their clients' card information for future transactions, this results in fewer declines when customers' card information changes due to theft, loss, or expiration.



TRUSTCOMMERCE®
SAFEGUARDING DATA. POWERING PAYMENTS.



TC Citadel® Token Management Solutions

Full-service solution lets you create, store, update and remove tokens with ease.

Account Updating Convenience

Contacting customers whose credit or debit cards have expired or declined can be time consuming for staff. Often, it results in lost business because a customer will close their account or consider alternatives rather than update their information. At a minimum, it can cause a payment delay.

TC CardCurrent solves these challenges by updating payment card information automatically, without the need to contact customers. In addition, it increases customer convenience by eliminating the need for a customer to contact merchants regarding failed transactions due to outdated information. Further, with the increase in cyber threats and stolen card data, cardholders are issued replacement cards more frequently. Using TC CardCurrent, these changes will not impact your business or your customer, increasing retention and sales.

Easy to Set Up and Use

TC CardCurrent lets businesses refresh stored cardholder data proactively by receiving updates to card-on-file account data, such as:

- » Account number updated
- » Account is closed
- » Account expiration date updated

Regardless of when the billing cycle takes place, card numbers and expiration dates will be current. This enables charges to go through seamlessly even after a card has expired or is lost or stolen. Up-to-date billing information will be provided monthly.

TC Unstore™

Are you needlessly storing stagnant TC Citadel BillingIDs? TC Unstore™ can remove the BillingID tokens that you no longer need in bulk and reduce your security risk. Here is how it works:

TC Unstore is an automatic identification and removal service

A stagnant BillingID is one that has not been created, modified or transacted upon within a client-defined period.

of stagnant BillingIDs stored within the TC Citadel. It provides clients the ability to identify and remove unused BillingIDs. As best practice, any BillingID that has been stagnant for over 14 months is a candidate for removal unless a client requests otherwise. A stagnant BillingID is one that has not been created, modified or transacted upon within a client-defined period.

The solution starts by identifying all BillingIDs that have been stagnant for a client-defined length of time. Once identified, clients are provided a list of the BillingIDs that are set for removal. TC Unstore then removes these BillingIDs from TC Citadel in a safe and controlled method.

To learn more, contact a Solutions Consultant. Call today!

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