

# Tokenization

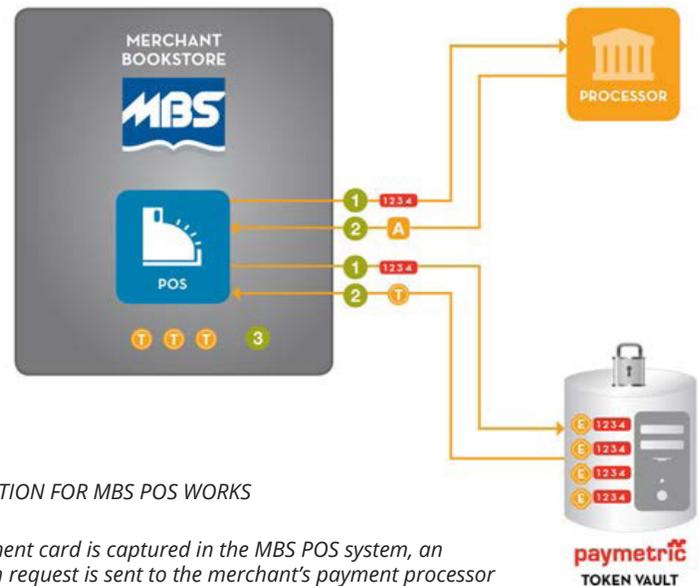
## The advantages

- Removes stored credit card numbers from the MBS POS system
- Replaces credit card numbers in all applications with tokens
- Stores tokens in an off-site, centralized and secure data vault
- No disruption of high speed payment processing
- Securing credit card for rental transactions
- High availability: 24/7 operation is supported via high availability mechanisms such as load balancing and data base clustering
- Integrated back-up
- Disaster recovery site to provide recovery from total-site outages

Offering the utmost in credit card security to your store and your students, MBS offers tokenization technology that integrates with the Electronic Payment Solution (EPS) for MBS POS.

## The problem

Data breaches are, unfortunately, a reality in the world of retail and a costly one at that. According to a study conducted the Ponemon Institute, the cost of a data breach is estimated at \$7.2 million, a number that only continues to grow. Your store houses sensitive data from thousands of your student customers and the risk of having that information exposed looms large. Could you afford the repercussions of not having an appropriate security solution in place?



### HOW TOKENIZATION FOR MBS POS WORKS

1. When a payment card is captured in the MBS POS system, an authorization request is sent to the merchant's payment processor and simultaneously the number is sent to Paymetric to tokenize it.
2. The payment processor returns the authorization response to the merchant and Paymetric returns a secure token. The real card number is encrypted and stored off-site in Paymetric's highly secure data vault.
3. The merchant stores the token only and MBS continues its operations normally utilizing the surrogate values.

T = Token  
E = Encryption  
A = Authorization



## The solution

Our tokenization solution completely eliminates the storage of sensitive cardholder data. With no credit card numbers stored on the system, your store dramatically improves data security and could potentially reduce the scope and financial burden of compliance with the Payment Card Industry Data Security Standard (PCI DSS). This increased security allows your store to preserve its brand without the worry of unexpected fees, fines or legal costs associated with a data breach.

## Here's how it works

When utilizing tokenization technology, credit card data is captured at the MBS POS and is swapped for a surrogate value known as a "token." Payment processing is unaffected, so you keep your current Credit Card Processor and Banking relationships. The MBS POS simply continues its operations normally with tokens that span the entirety of the customer relationship.

## Key features

**Simplify the Annual PCI DSS Audit:** Utilizing tokenization and eliminating the storage of cardholder data could allow MBS POS users to qualify for the PCI DSS Self-Assessment Questionnaire C (SAQ-C). The number of questions that must be addressed on the annual PCI audit may be reduced from 205 to 44, reducing cost and time required to complete the annual audit. Your SAQ level is determined by many factors; employing tokenization is just one of these factors that can reduce the audit level for your store and campus.

**Securing Credit Card:** Customers who use tokenization and also rent textbooks to their students get an additional benefit: securing credit cards. Since you can't store credit cards on the MBS System, customers that offer textbook rentals have had to find alternate, and often creative, ways to obtain this information from customers to ensure the rental book is returned, while remaining within PCI guidelines. Customers that have tokenization enabled, however, don't need to worry about this.

As part of the rental transaction, cashiers are prompted to swipe a "securing credit card." This can be the same card that they plan to pay with, or different. The card data is then stored with Paymetric and a token with the rental information is stored in the MBS Rental application. If your store needs to charge the student at the end of term for an unreturned rental book, then the token can be used to retrieve the credit card data from Paymetric, process the rental late/replacement fees and charge the card accordingly.

**Remarkable Volume Capacity:** MBS carefully researched the choice of partners available to make sure your store's data is as secure as possible. With Paymetric's infrastructure, MBS is able to offer tokenization services capable of handling over a million transactions in a single day, used by some of the largest, most well-known retailers.

**Increase Security and Protect Your Brand:** With tokenization for MBS POS, card numbers are never stored intact — anywhere — making it impossible for hackers to reassemble them through decryption or reverse engineering.

**Returns Authorization:** With returns authorization, when a customer comes to the store to return an item, stores that have tokenization can issue a refund to the credit card originally used to tender the sale even without that card being present. After all the items being returned have been added to the return transaction at MBS POS, and it comes time to choose the tender, the cashier is simply prompted to credit the original card used by selecting "Yes." The token is then used to retrieve the credit card data from Paymetric, process the return amount and refund the card accordingly. MBS POS also keeps track of the refunded items, preventing multiple uses of the same receipt.