

SECUREpayment app



Product Overview

Secure Payment Application

Communications service providers have long been tasked with the responsibility to protect end-user data and in particular personal credit card information.

The primary objective of the SuiteSolution Secure Payment Application module is to protect the cardholder. The credit card numbers are not used or saved where unauthorized access can occur.

For customers this means added security and convenience. For service providers this means peace of mind in protecting both customers and themselves!

What is Tokenization?

Usually when customers pay their bill online by credit card, the transaction passes the actual credit card number, expiration date, and card holder's name.

The Secure Payment Application uses tokenization to replace the credit card information with a randomly generated number known as a token that acts like the cardholder's personal account number. The token translates the actual credit card information and stores the token for future transactions - not the credit card data.

Moneris Solutions Payment Processor

The Secure Payment Application interfaces with Moneris Solutions, one of North America's leading payment processors. They securely handle VISA, American Express, Discover and MasterCard transaction across the US and Canada. The token created by Moneris is understood by the Secure Payment Application taking in the information and by the credit card vendor receiving the information.



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Payment Entry via CRM or Web Care

Single payments entered via CRM or batch payments entered in Back Office interface with Moneris where the transaction posts to the Billing Point and is recognized by the credit card provider.

Web Care redirects the user to the Moneris website where the transaction is tokenized and the payment is recognized by the billing software and the merchant. Emailed payment receipts indicate the transaction was successfully processed.

Benefits

These are the benefits you will realize with the Secure Payment Application:

- **Enhanced Security** – no credit card data is stored in the database. Tokenization passes payment information protecting you and your customers.
- **No Dual Keying** – direct integration between SuiteSolution and Moneris means data is entered only once.
- **Immediate Confirmation** – payments immediately show up on the customer account upon completion of the transaction.
- **Receipts Emailed** – end users can immediately receive credit card receipts in their inbox.
- **Web Portal Interface** – payments entered directly from the SuiteSolution Web portal are immediately recognized in Moneris.
- **Robust Reporting** – data is easily pulled using tools within CRM, Back Office, and from Moneris to facilitate daily balancing.

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