

Bluefin®

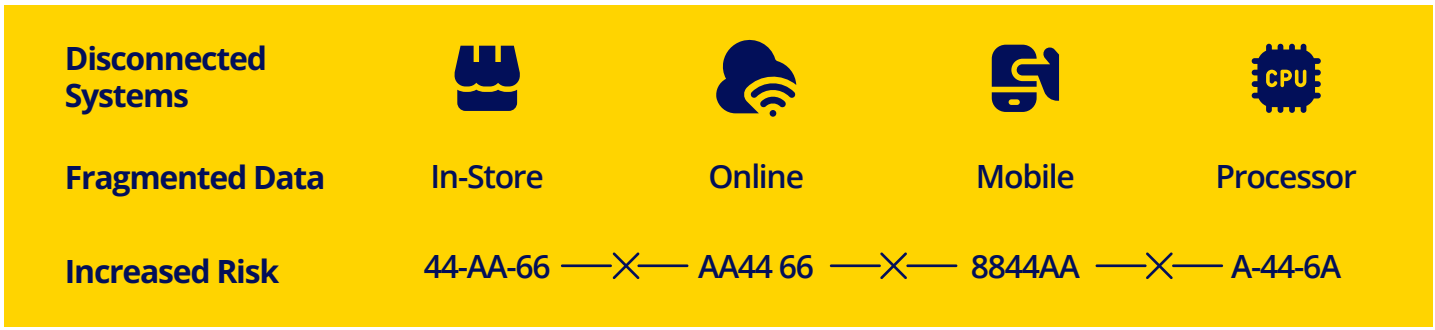
How a Fortune 500 Apparel Retailer

Unified Payment Data and Reduced Risk

Bluefin's P2PE and vaultless tokenization helped one global retailer eliminate data fragmentation and strengthen security across every channel.

The Challenge

Many retailers treat payment security, compliance, and customer experience as separate challenges. In reality, they're all connected through payment data. The global retailer already encrypted payment data, and a third-party tokenization service replaced sensitive card data with stand-in values, or tokens, for processing. Still, challenges remained:



No Single View of Payment Activity

In-store and online transactions operated in silos, making it difficult to get a unified view without manually pulling and reconciling data from multiple systems.

Disconnected Customer Data

Customer activity wasn't unified, making it harder to connect interactions, manage cross-channel returns and credits, and deliver a consistent experience.

Friction in Everyday Workflows

Teams had to reconcile data across POS, ecommerce, and back-office systems that didn't always align. Reporting and reconciliation took longer than expected due to manual effort.

Too Many Systems to Secure

Because each system had to be managed separately, keeping data consistently secure was more complex and added to the burden of meeting PCI DSS and global privacy regulations.

Limited Flexibility

Encryption and tokenization solutions were tied to specific providers and systems, which limited the retailer's choices and made it difficult to change providers or optimize routing.

The Solution

The retailer didn't need more tools and systems. They needed encryption and tokenization that could work seamlessly across their environment, reducing complexity while preserving flexibility.

PCI-Validated Point-to-Point Encryption (P2PE) without the Extra Work

Many encryption solutions exist, but some still let sensitive data into the retailer's environment and increase PCI scope, while others require complex in-house management. Bluefin's P2PE offers a better solution:

Reduced Compliance Burden

Significantly reduces PCI scope, being a PCI-validated solution that's independently tested to meet strict security standards.

Easy to Deploy

Works with the retailer's existing systems and can be added without changes to the current payment setup.

Secure End to End

Encrypts payment data at the point of interaction and keeps it protected as it moves through systems.

Managed for You

Delivered as a managed service, so the retailer doesn't need to handle encryption keys, device certification, and ongoing compliance processes.

Vaultless Tokenization That Works Across Systems

Tokenization solutions are often tied to specific providers or systems, making it hard to connect data across platforms, route payments flexibly, or make changes. Bluefin's tokenization as a service stands apart:

Flexible Payment Routing

Keeps tokens independent of any one provider, making it easier to route payments and switch providers without reworking your systems.

No Central Point of Risk

Uses a vaultless approach, eliminating the need for a token vault and reducing the risk of targeted attacks.

Consistent Tokens Across Systems

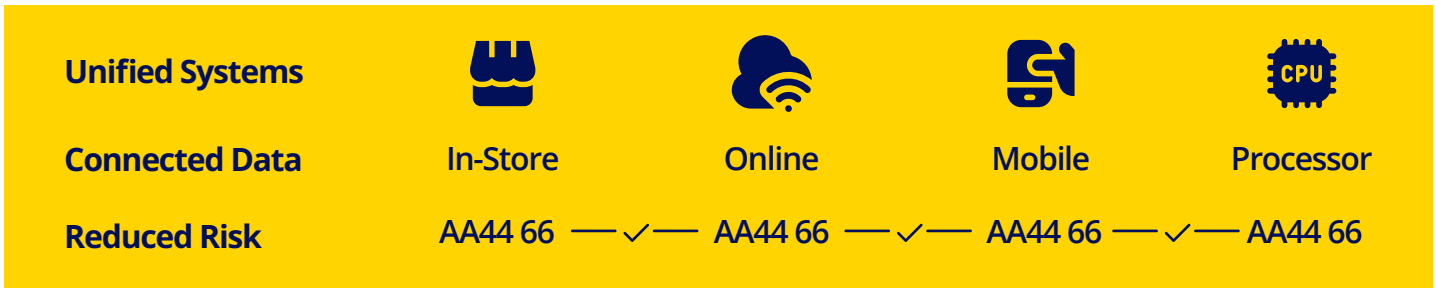
Uses format-preserving tokens that remain consistent across systems, making it easier to unify customer data and see activity across channels.

More Control Over Data

Allows tokens to be stored and used within the retailer's environment while Bluefin securely manages encryption and key management.

The Results

With Bluefin's P2PE and vaultless tokenization, the retailer replaced a fragmented setup with a more unified, secure framework for managing payment data.



Better Customer Experiences Across Channels

Because the same tokens are used across systems, transactions and customer activity can be connected everywhere for a single view of payment activity.

Greater Payment Flexibility

Because tokens aren't tied to a single processor, payments can be routed through different providers and updated over time without reconfiguring workflows or re-tokenizing data.

Faster, More Reliable Operations

With consistent tokens across environments, teams spend less time piecing together data. Reconciliation and reporting are simpler and more accurate.

Lower Cost and Effort to Stay Compliant

Sensitive data is encrypted at the point of interaction and kept out of internal systems, reducing PCI scope and the ongoing work required to maintain compliance.

Stronger Protection of Sensitive Data

Payment data is never exposed in clear text in the retailer's environment. Sensitive data isn't stored in a centralized vault, reducing the overall attack surface and risk of exposure.

Talk to Bluefin about unifying and securing your payment data.
bluefin.com/contact