Truck Centers, Inc. Achieves Frictionless Payments and Reduced Scope

Truck Centers, Inc. uses TrustCommerce solutions to protect their payments and reduce PCI scope without disrupting workflow.

Truck Centers, Inc. is a family-owned truck dealer group with a network of 10 full service dealerships and two auxiliary locations in St. Louis, Illinois, and Indiana. They have 153 work bays with 180 certified technicians providing industry-best hours of operation as well as a professional team of more than 640 employees committed to superior customer service. With a vast payment landscape, they sought a more secure payment solution that would greatly simplify and modernize the way they managed and accepted customer payments.

Client Snapshot

Truck Centers Inc.

INDUSTRY
Transportation

REQUIREMENTS
- Ability to accept payments securely.
- Integration with Procede Dealer Management Software.
- Ensure credit card numbers were not in unsecure areas.

SOLUTIONS
- TC Trustee® Premier
- TC Citadel®
- TC Vault®

RESULTS
- Fast and reliable onsite credit card payment acceptance.
- Employees do not have access to credit card numbers.
- PCI DSS compliant.
- Tokenized card numbers can be shared among locations.

TrustCommerce®
A Sphere Company

The Challenge

In business for more than 45 years, Truck Centers had an outdated payment process that was exposing them to risk. They were looking for a method to ensure no card numbers were on printed forms in insecure areas or emailed and that gave them the ability to address credit card fraud proactively. Just as important was the need for a flexible method to take payments that was easy for employees and customers to use. To manage day-to-day operations, Truck Centers uses Procede Dealer Management Software and their new payment solution would need to integrate seamlessly with it. Frontline employees work in the Procede environment throughout the day so this was a must.

The Solutions

TC Trustee® Premier, combined with other TrustCommerce products, offered the ideal solution. It allowed Truck Centers to protect their payments and reduce PCI scope without disrupting workflow. TC Trustee® Premier payment page allows organizations to accept e-commerce payments securely by keeping payment data out of the organization's web server. This payment page is hosted by TrustCommerce, eliminating the need for organizations to capture, transmit, or store sensitive payment information. It can be used for mobile, text, and email payments as well as online. Sensitive data is not transmitted in the clear. This product allowed for maximum PCI scope reduction. It is designed for i-Frame, modal windows, or standalone pages, payment pages can scale automatically for desktop, tablet and mobile use making it a flexible choice for meeting their payment acceptance needs.

With Premier's responsive design, Truck Centers can leverage e-mail to initiate payment. This is ideal for their service providers. In this scenario, a mechanic would complete their work, generate an invoice and email the link to the customer onsite. The customer opens their email, clicks the link to pay, which opens the TC Trustee Premier payment page. Here, they enter their credit card payment securely. A receipt is emailed to both the service provider and customer. The provider can then confirm that the payment was received before the driver drives away.

In addition to taking customer payments via the TC Trustee Premier hosted payment page, Truck Centers enters back office payments via the TC Vault virtual terminal. Card numbers can only be entered and stored through an encrypting key pad so data is never in the clear. Cards on file can be searched for in the TC Vault based on the Procede DMS (Dealer Management Software) customer ID. They use TC Citadel to safely store credit cards on file using secure tokens. Previously, cards on file were only available for the single location that had the information. Now, tokens can be shared with multiple locations securely for greater convenience.

To combat fraud, U.S. payment cards are set to the strictest AVS match possible. Historically, in Truck Center's fraudulent credit card transactions, the AVS did not match. Requiring street address and zip can make it more difficult for thieves to use stolen cards.

" We worked with TrustCommerce to develop an application to help our 13 Freightliner dealership process "card-not-present" transactions in a more secure manner using TC Trustee Premier. The product they developed is awesome and meets our needs in every way."

- **Corporate Credit Manager**, Truck Centers, Inc.

Results

Selecting TrustCommerce allowed Truck Centers to streamline options to store and process credit card transactions, without sourcing multiple vendors. It created efficiencies, making payment acceptance much easier. Payment security was strengthened and PCI scope was significantly reduced. Employees no longer have access to customer credit card numbers and their options to process credit card transactions have been limited so PCI audit is much less burdensome. They tackled fraud by implementing the tightest possible control over address verification system (AVS). Employees were happy with the new way to take payments, too. The simplicity of Truck Centers' solution with TrustCommerce made training straightforward.