PAYMENTS & VENDOR RISK

Turning a 4X price hike into a 20% cost reduction

How a leading transportation enterprise used independent tokenization to regain control over payment processing.

CUSTOMER PROFILE

Executive Summary

When a major transportation enterprise was hit with a sudden 400% increase in payment processing fees, it faced a critical financial decision point. Fortunately, the company had already taken proactive steps to control its payment data by implementing DataStealth's independent tokenization solution well before the threat emerged.

Originally deployed to reduce PCI DSS compliance scope, this architecture ultimately gave the enterprise full control over its tokenized data — resulting in a seamless switch to a new processor at a 20% lower rate, zero customer disruption, and millions in annual savings.

FEE INCREASE	SWITCHED PROCESSORS	RESULT
+400%	Yes	-20%

This enterprise is a market leader in the transportation sector, managing critical infrastructure and serving millions of customers every year. The company's leadership recognized early that controlling payment data wasn't just about compliance — it was a strategic business necessity.

THE CHALLENGE

A sudden 400% fee increase

Without warning, the company's incumbent payment processor — recently acquired by a larger entity — announced a 400% increase in transaction processing fees. For many enterprises, this type of ultimatum creates an impossible situation.

OPTION A — ACCEPT

+400%

Absorb the inflated processing fees indefinitely.

OPTION B — MIGRATE

- Pay millions in break fees to retrieve tokenized data
- Ask customers to re-enter payment details (risking 20% churn)
- Navigate complex, costly IT integration projects

But this enterprise was in a uniquely strong position.

THE STRATEGIC ADVANTAGE

Independent tokenization with DataStealth

Months before the processor's price hike, the transportation company had deployed DataStealth's vaulted tokenization platform — not for pricing leverage, but to minimize PCI DSS scope and reduce audit burdens.

With DataStealth controlling the token vault, the company — not their payment processor — owned the relationship to their tokenized payment data. This gave them total portability and negotiating leverage, enabling them to bypass break fees, avoid customer churn, and switch providers with ease. This decision turned out to be transformative.

Client Environment → DataStealth Vault → Any Processor

HOW IT WORKS

Full control over tokenized payment data

- Tokenization happens before any card data enters the company's environment
- Detokenization occurs only when data is passed to a processor
- Tokens are stored in the DataStealth vault, not with any third-party processor

RESULTS: STRATEGIC FLEXIBILITY, FINANCIAL WINS

-20%
Reduction in processing costs after an RFP secured a new provider

Zero
Disruption to customers — no re-enrollment required

No
Break fees — switching was a configuration update, not a migration

KEY TAKEAWAYS

Long-term agility and control

Transform compliance into strategic advantage

What started as a PCI scope reduction project gave the enterprise the power to avoid a pricing trap and reduce costs.

Achieve payment portability without disruption

Customers experienced no change, and the company avoided break fees and a 20% churn risk.

Operational agility through smart architecture

Switching processors is now a simple IT task, not a multimillion-dollar project.

Future-proof your payment strategy

Processors can be changed, renegotiated, or replaced — on the enterprise's timeline, not the vendor's.

By implementing DataStealth as part of its PCI DSS compliance strategy, the company gained negotiation power with any processor, freedom from vendor lock-in, and ongoing cost optimization opportunities.

Is your payment data an asset or a liability?

This transportation enterprise didn't wait for a pricing crisis to take action. By prioritizing data control and PCI efficiency, they unlocked long-term cost savings and operational freedom — turning a potential 400% fee increase into a 20% recurring discount while preserving full business continuity.

- Eliminate payment vendor lock-in
- Slash processing costs
- Protect customer experience
- Minimize PCI DSS scope

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