PAYMENTS AND 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.

SECTOR TRANSPORTATION
CAPABILITY VAULTED TOKENIZATION
OUTCOME 20% LOWER PROCESSING COST

01 · 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. The company had already taken proactive steps to control its payment data, implementing DataStealth independent tokenization 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. The result was 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% lower

This enterprise is a market leader in the transportation sector, managing critical infrastructure and serving millions of customers every year. Company leadership recognized early that controlling payment data was not just about compliance; it was a strategic business necessity.

02 · THE CHALLENGE

A sudden 400% fee increase

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

+400%

OPTION A · ACCEPT

Absorb the inflated processing fees indefinitely, with no path back to market rates.

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

WHY THIS TRAPS MOST ENTERPRISES

When the processor owns the token vault, the processor owns the customer relationship. Leaving means abandoning the stored payment data that makes repeat transactions possible. The switching cost is engineered to exceed the price increase.

This enterprise was in a uniquely strong position.

03 · THE STRATEGIC ADVANTAGE

Independent tokenization with DataStealth

Months before the price hike, the transportation company had deployed the DataStealth vaulted tokenization platform. The original driver was not pricing leverage; it was minimizing PCI DSS scope and reducing audit burden.

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

Client Environment → DataStealth Vault → Any Processor

> THE ARCHITECTURAL DIFFERENCE
>
> The vault sits inside the enterprise perimeter of control, not inside the processor. The processor becomes an interchangeable endpoint rather than a custodian of the company most valuable data asset.

04 · HOW IT WORKS

Full control over tokenized payment data

- Tokenization happens before any card data enters the company environment
- Detokenization occurs only when data is passed to a processor
- Tokens are stored in the DataStealth vault, never with a third-party processor

05 · RESULTS

Strategic flexibility, financial wins

20% lower

Reduction in processing costs after an RFP secured a new provider.

Zero

Disruption to customers. No re enrollment required at any point.

No

Break fees. Switching was a configuration update, not a migration.

TIMELINE

From receiving the price increase notice to completing the processor switch, the enterprise ran a competitive RFP and moved without a single customer facing change.

06 · KEY TAKEAWAYS

Long term agility and control

Compliance becomes advantage

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

Portability without disruption

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

Agility through architecture

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

Future proof payment strategy

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

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.

DataStealth

Is your payment data an asset or a liability?

This transportation enterprise did not 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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