

Overview

The Rhode Island Turnpike and Bridge Authority (RITBA) is the tolling authority for the state of Rhode Island. No tax dollars are received by RITBA as all expenses are met with the funds received through toll revenue and investment income.

In 2008, RITBA implemented E-ZPass, an electronic toll collection system, throughout the state. Rather than collecting cash, E-ZPass gives drivers the opportunity to pay by a credit card linked to a transponder in the car. Though it improved traffic and pleased Rhode Island residents, the transition created new challenges internally when RITBA decided to move transactional activity in house.

E-ZPass is a prepaid account and recurring charges are made to a linked credit card as needed. RITBA wanted to make sure the stored information is kept as secure as possible and the agency is PCI Compliant. Being a government agency with smaller transaction volumes than larger neighboring states, there was pressure to find a competitive rate without sacrificing customer service and support.

RITBA appointed CardConnect to:

- Secure its cardholder data in a PCI Compliant environment
- Integrate into its existing ERP, specific to tolling systems
- Process card transactions efficiently at a competitive rate
- Develop secure online payment acceptance for RITBA's website
- Provide exceptional support to RITBA

The CardConnect Custom-Built Solution

Integration to CardConnect occurred in the midst of RITBA's busiest time—right before 4th of July weekend. CardConnect support walked RITBA through the entire process and the integration went effortlessly. Almost 90,000 encrypted accounts seamlessly transitioned into tokens, the most secure approach to storing sensitive data.

With CardConnect in place, RITBA is pleased with the improved service. Since the integration, there are now 130,000 E-ZPass accounts stored using CardConnect's patented CardSecure technology. CardSecure immediately encrypts and tokenizes each customer's sensitive card information when entered on RITBA's website. The sensitive data is secured inside CardConnect's impenetrable Vault. This process protects RITBA from data breaches and takes their ERP out of PCI compliance scope.

The improvements are felt financially, too. Straightforward monthly statements from CardConnect indicate the transaction fees incurred. With CardConnect's quarterly interchange analysis, RITBA expects to save \$150,000 in processing costs annually.

In RITBA's Own Words



“We had an obligation to ensure our system had the safeguards in place to keep credit card data as secure as possible and PCI compliant. CardConnect provided very competitive pricing and went above and beyond for us during integration. This has been an incredibly easy transition— the monthly statements are straightforward and user-friendly. If we have questions or issues, CardConnect is there with the answers. I'm thrilled.”

- Nancy Parrillo, CFO, RITBA

Quick Summary

Client

- > Rhode Island Turnpike and Bridge Authority
- > Operates toll facilities 24/7, 365 days per year
- > Processed over \$11,600,000 in E-ZPass fares for 2013

Requirements

- > Tailored processing solution to fit with an industry specific ERP
- > Complex security to protect RI Drivers' sensitive data
- > Competitive pricing and lower transaction rates

Solutions

- > CardConnect Processing & Gateway built into custom ERP
- > CardSecure technology for storing cardholder data

CardConnect + RITBA | A Tailored ERP Integration

Initial E-ZPass Account Setup

RI Driver signs up for E-ZPass on RITBA's website, enters sensitive card information

CardSecure immediately encrypts and tokenizes sensitive card information

Encrypted card numbers are stored in our 100% PCI Compliant environment, protecting your customers from identity theft.


Secure tokens are saved in RITBA's ERP for recurring E-ZPass payments.

Recurring Transactions

RI Driver prepays the E-ZPass account. Charges are deducted from the E-ZPass account as they drive through a toll. An attached credit card is automatically charged to replenish the E-ZPass account.

