



## CardLock

Looking for a way to significantly reduce your PCI responsibility whilst using an API payment solution?

Our independently assessed drop-in PCI solution, **tokenises card data in real time**, so you no longer have to store sensitive information.

Interested in finding out more?

📞 Call us on **+44 (0) 333 313 7160**





## The PCI compromise

Choosing the more difficult route of using an API payment solution and building your own payment pages, means you or your developer already know how important it is to deliver a seamless customer experience.

From a mobile responsive website, to a fast payment checkout, it's all geared to making your customers life as easy as possible.

The trouble is, in choosing to build your own payment pages, you are now burdened with the additional PCI responsibility of keeping your customers card details safe.

This places you in PCI scope and the bad news is PCI is not a simple, cheap, nor one off task, and is mandatory for anyone handling customer card data.

The good news is that we were one of the first payment providers to become PCI compliant, and we've been maintaining it for over 10 years. So we are perfectly placed to help.

## PCI made easy.

CardLock lets you maintain control of your API payment systems whilst reducing your PCI responsibility by up to 57%.

## Significantly reduce the cost, time and resources of PCI.

Regardless of whether you only have one website and payment page or you're a large organisation with several, CardLock is an easy way to reduce your PCI burden.

## What does CardLock mean for you?

### An easy integration

Our JavaScript library will keep your developers happy and ensure you'll have CardLock integrated into your website in a matter of hours.

### A secure encryption method

When we tokenise card data, we'll issue you with a transient token. This token only lasts for around 20 minutes and allows you to process payments without the need to store or present card details.

### No hassle repeat payments

Upon a successful payment the transient token is replaced with a permanent one, allowing all future repeat payments to go through with ease.

### Quick and easy reconciliation

All transactions that have been completed using CardLock can easily be accessed through our online reporting facilities.

### A much simpler PCI questionnaire

Integrating CardLock means you no longer have to fill in the most difficult of PCI questionnaires, SAQ D. Instead you simply need to complete SAQ A-EP.

## Key benefits

### No more compromise

Retain the ability to choose the payment integration that's right for you without worrying about the burdens and cost of PCI – your systems, your brand, your control.

### Increase payment conversions

Deliver a seamless, branded customer experience – Research shows that by retaining your own payment experience as opposed to redirecting your customer to a third party can help significantly reduce payment abandonment.

### Minimise costs

We can reduce your PCI responsibility by up to 57%. This will drastically increase your time, resource and keep money in your pocket to spend on more important things.

### Remove the risk of online security breaches

Safeguard your brand from the hefty PCI fines & reputational damage by allowing us to store sensitive details for you.

To discover more about CardLock, please call

**+44 (0) 333 313 7160** or email [Pay360digitalsales@capita.co.uk](mailto:Pay360digitalsales@capita.co.uk)

