



CASE STUDY

SecureTrust's scalable solutions help Payroc drive growth as it expands its global footprint

Payroc is a full-service merchant processor that's growing fast. As it rapidly expands its footprint across borders, it needs a security and compliance partner that can keep pace each step of the way.

That's why Payroc, which boasts more than 100,000 merchant clients, has partnered with SecureTrust since 2012. As a one-stop shop for security and compliance services, SecureTrust helps Payroc support its merchants and safeguard its increasingly complex merchant portfolio.

Each new merchant that Payroc brings on board has different expectations, risk tolerance and technical expertise. Partnering with SecureTrust lets Payroc tailor its merchant experience to meet the unique needs of its customers—even as its customer base grows. As a proactive partner, SecureTrust also leverages its industry expertise to help Payroc and its merchants address emerging vulnerabilities and risks in the evolving threat landscape.

“SecureTrust is highly respected throughout the industry. They treat our clients with great care and have been a wonderful partner to work with,” says Aaron Johnson, Chief Risk Officer, Payroc.

Here’s a brief look at the SecureTrust services Payroc uses to eliminate the burden of security and compliance—and give teams more time to focus on growing business and serving customers.

Underwriting

Before partnering with SecureTrust’s underwriting team, Payroc teams were spending a lot of time manually researching merchants who applied for accounts. In addition to being time-consuming, this process introduced the risk of human error. Now, an automated boarding scan tool provided by SecureTrust produces report cards for new merchant applicants in a matter of minutes, this process is more accurate and efficient, freeing up teams to build stronger relationships with these new clients.

PCI Concierge

Small merchants have a lot on their plates. And learning how to manage PCI compliance often falls to the bottom of the list. For Payroc merchants that struggle to understand the technicalities involved, SecureTrust’s PCI Concierge service offers one-on-one support.

A SecureTrust expert contacts these merchants to walk them through the entire process, answering their questions and providing the information they need to achieve compliance. This white glove service takes the headache out of compliance for many small merchants and has helped Payroc boost its customer satisfaction and retention.

“Simply put, PCI is complex,” says Johnson. “SecureTrust’s tools and support make it so that every client can reach compliance and protect their business.”

Web Content Monitoring

When a merchant isn’t in compliance with key industry requirements, it puts their merchant processor at risk. To avoid the costly fines and fees associated with bad merchant behavior, Payroc uses SecureTrust’s Web Content Monitoring service. Using an automated tool, SecureTrust scans each merchant website for prohibited merchandise, including prescription pharmaceuticals, weapons, products that violate intellectual property, and obscene content. Then, its expert auditors validate those findings to separate out the false positives, giving Payroc the data it needs to keep its portfolio above board.

Transaction Laundering Detection

In a similar vein, Payroc uses SecureTrust’s Transaction Laundering Detection services to identify merchants that may be using their legitimate businesses to launder illegal online sales. This threat, which has taken center stage in the past few years, comes with massive fines and penalties if discovered by a credit card company. Partnering with SecureTrust gives Payroc peace of mind that illegal activity won’t fly under the radar.

100K Breach Protection

SecureTrust offers Payroc merchants \$100,000 in coverage in case they are hacked or experience a breach where credit card information is compromised or stolen. Payroc highlights this premium benefit in conversation with potential clients, who see it as an incentive to choose Payroc over its competitors.

24/7/365 Support Center

Payroc merchants also get the benefit of SecureTrust’s 24/7 call center, which gives merchants access to global compliance experts 365 days a year. Powered by the most experienced experts in the field, SecureTrust’s support team can translate complex PCI compliance concepts into simple human language that merchants can easily understand. With a high customer satisfaction rate, SecureTrust’s call center keeps Payroc merchants happy while also reducing time spent on customer support.

The value of an integrated approach

SecureTrust’s full suite of services is also integrated within a single user platform, which allows merchants to access everything they need using a single sign-in. This unified approach streamlines security and compliance for Payroc—and sets SecureTrust apart from its competitors in the field.

“*Running a payments company in today’s technologic landscape is immensely challenging and knowing that SecureTrust is our partner in PCI gives us peace of mind. We look to continue to work together for years to come.*”

— Aaron Johnson, Chief Risk Officer, Payroc

