

Global Fast Food Chain Securely Supercharges their CRM with VGS Omni-Channel Aliases



Case Study

A Secure, Unified Customer View Creates Improved Customer Experience and Optimized Data Monetization



Region

United States

Industries

Fast food

Goal

A Secure, Unified Customer View Creates Improved Customer Experience and Optimized Data Monetization

Result

Securing ~10M PAN records per month with VGS; enabling multi-PSP strategy that significantly decreases rates on authorized transactions while increasing the number of authorizations; rising NPS®

Solution

VGS Omni-Channel Matching through the VGS Vault.

Result

The organization used VGS omni-channel aliases or tokens to create a unified transaction view across vendors, geographies, and channels, allowing a holistic view of consumer behavior in their CRM (with no data privacy issues). The unified view leads to increased customer satisfaction from improved experience and increased revenue based on the ability to target customers with better promotions and offers.

Challenge

Adding a New PSP Broke Marketing and the Customer Experience

This global fast food chain had long used one payment service provider for all of their US in-store and online transactions. When they decided to switch their online transaction processing to a second PSP, unexpected consequences proved catastrophic to marketing efforts.

Adding the second PSP fractured the unified view of the customer. Even if a customer used the same card (PAN) with PSP #1 (online) and PSP #2 (in-store), it was recorded as two distinct tokens/customers. The organization could no longer tell when a consumer who bought in one place was the same consumer who bought in another. Promotions and loyalty and rewards programs became impossible and the customer experience was far from the personal touch consumers have come to expect.

The organization's Assistant Treasurer and Senior Director, Customer Experience - Data & Analytics Strategy reached out to VGS to explore how they could fix the issue.

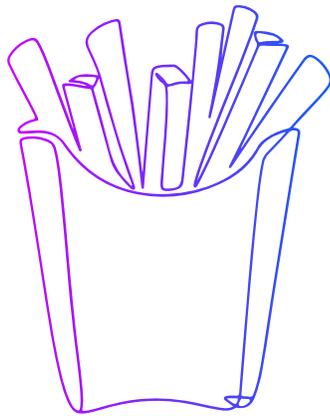
Solution

Vendor-Agnostic, Omni-channel Aliases to the Rescue

The key to solving this enterprise's issue was finding a way to unify the data from the two PSPs that weren't willing to share for competitive reasons.

VGS data aliasing fit the bill perfectly. VGS maps proprietary processor tokens and the underlying PAN to a Global Alias unifying transactions for a given card and/or customer, regardless of channel or PSP. Never before seen or imported PANs can exist in new CRM entries until they are linked to a known customer record, and CRM records can have multiple payment aliases linked to the same identity.

Best of all, it was incredibly easy to implement VGS. There were no Infrastructure changes to the CRM or anywhere else. And since the data never touches this organization's infrastructure, it's shielded from PCI compliance & data privacy issues like CCPA and GDPR.



Results

Deeper Customer Insights for Superb Customer Experience

Any transactions matching a known PAN – regardless of channel or payment processor – are automatically mapped to the matching alias in the CRM. This ultimately adds more transaction data to existing CRM entries keyed off of aliased PANs. With the ability to link together all transactions for a given customer in the CRM, marketing has the data they need to carry out promotions, improve customer experience, and measure the impact of their efforts. For example, the marketing team will be able to develop highly personalized customer experiences, such as sending a coupon to a customer when they're near a store based on location data. And in a highly competitive market, this ability to monetize data is essential.



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ABOUT US

VGS is The World's Leader in Payments Tokenization. Large banks, aspiring fintechs, and growing merchants embed our universal token vault into their technology stack to manage the complexities of payment data tokenization across processors and networks, open banking, card issuance, omnichannel loyalty, PCI compliance, payment orchestration, and more. We empower our clients and partners by tokenizing sensitive payment data, limiting compliance scope, and consolidating payments to unlock revenue and business opportunities.

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