Massage Envy Franchisees Protect Customer Card Data

All 950+ Massage Envy locations have been outfitted with a payment processing interface, that puts cardholder data security as a top priority.

Walk into any of Massage Envy 950+ locations, and you'll learn how massage can “relieve stress, encourage relaxation, lower blood pressure, relax the muscles, and relieve headaches.”

But ask a franchise owner what could happen if they lost a customer’s payment card data, and you'll see their stress, blood pressure, and muscle tension go sky-high. That's why the Scottsdale, AZ-based company decided in June 2007 to replace their existing payment services provider with the Express Processing Interface.

The franchisees who join Massage Envy form a personal relationship with their customers and know that losing customers’ data would jeopardize the trust that brings customers to their facilities week after week. They’re also all too aware of the financial penalties that banks and payment processors can levy on merchants that are suspected of losing control of critical data.

For Massage Envy as a corporation, the stakes are just as high. Ranked as one of the top franchises by various news and industry magazines for many years, its reputation is critical to attracting – and keeping – top-quality franchisees.

Disputing Claims Consumes More Time and Money Than You Think

But even Massage Envy CIO Douglas Payne was surprised when he learned about the complicated formula payment card associations use to calculate the fraud liability of a member bank in case customer data is compromised. He also learned that while the card associations do not fine merchants directly, acquirers do. Individual merchants (and franchise organizations) can spend months of effort and tens of thousands of dollars disproving a claim that it was their lack of compliance that allowed hackers to steal their customers’ payment card data.
To avoid that risk, Massage Envy integrated with the Express Processing Interface. Using Element Express’ TransForm® Tokenization Technology, Massage Envy franchisees can keep customers’ payment card information off-site and bill their cards automatically for their monthly visits. Once the cardholder data is stored, the only data kept on the merchant’s premises is a unique token, which is used as a placeholder for further transactions.

Payne sees his move to Express as low-cost insurance against the damage that lost customer data could cause to his business and to his franchisees. In fact, there’s been no cost, because in addition to providing enhanced security, his franchisees find they are receiving payment more quickly and paying lower transaction fees than with their previous processor.

“For us, Element is a key part of the value we offer to our franchisees,” says Payne. “We can offer them a PCI DSS compliant payment solution that provides them with faster payment, lower transaction fees, and vastly improved reporting. Element Express allows our franchisees to focus on their businesses, not on the fine points of transaction processing and PCI DSS compliance.”

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About Massage Envy
Massage Envy Spa is the pioneer and national leader of affordable massage and spa services. Nearly a decade ago, Massage Envy Spa was launched to create a completely new category in the wellness industry. After two million facials, 50 million massages and nearly a decade as the industry leader, Massage Envy Spa holds true to their mission: To provide a pathway to wellness through professional, convenient and affordable massage therapy and spa services.

About Element
Headquartered in Chandler, Arizona, Element Payment Services, Inc., a Vantiv company (NYSE: VNTV), is an industry leading software business that develops PCI DSS compliant technology designed to secure the processing, transmitting, and storing of payment card related data. Element’s technology is deployed through partnerships with point of entry hardware vendors, systems dealers and independent software vendors. Engineered using Service-Oriented Architecture, Element’s Express Processing Interface allows for easy integration and supports advanced technologies including tokenization and point-to-point encryption (P2PE).