



Jamba Juice relies on Worldpay to help protect cardholder data and reduce chargebacks

> Introduction

For 25 years, Jamba Juice has been leading the way to wholesome nutrition and healthy living by serving up whole fruits and veggies in delicious and nutritious juices and smoothies in locations all across the nation and beyond. Today, their menu has expanded to include energy bowls, puddings, artisan flatbreads, sandwiches and more.

Jamba Juice has relied on Worldpay to provide credit card processing to 76 corporate locations and 428 franchisees since 2009, and has expanded to use Worldpay's OmniToken solution for their online orders.

⊙ Situation

"I didn't want to create a false security for our franchisees to say 'we are PCI compliant - that means we won't get breached.'" says Dincer.

When Bora Dincer, VP of Technology at Jamba Juice, joined the team, he knew he was facing a challenge to bring Jamba Juice's technology systems up to speed with the latest security technologies for fighting fraud and preventing data breaches.

Having worked in the hospitality industry for the past nine years, Dincer felt that the investment and movement around security in the retail sector was more advanced than in the hospitality industry, likely owing to large scale data breaches by major retailers. The fact that the hospitality industry at large is just beginning to get on board with a needed security evolution was not satisfactory to Dincer who feels more urgency to implement greater security technologies.

"I wanted to put a stop to that right away for our stores. We have to protect and secure payments because we can't risk the possibility of a breach," Dincer said.

Dincer's determination to address security was also in part due to a sharp increase in chargebacks following the implementation of EMV in the U.S. and the related liability shift that puts the burden of certain fraud-related chargebacks on merchants. With Jamba Juice's chargeback rate essentially doubling in the year following the shift, Dincer knew that an EMV solution was needed immediately to bring the chargeback levels down to an acceptable threshold.

✓ Solution

"From an integration standpoint, having a processing relationship with Worldpay has been very convenient," Dincer commented. "Their breadth in the industry really helps because the companies we're working with already have a Worldpay relationship."

Having made the decision to upgrade their payment processing security, Jamba Juice partnered with Worldpay and National Cash Register (NCR) to roll out new security technologies to protect sensitive card data and EMV chip card acceptance. Getting all of the corporate locations on the new NCR Connected Payments POS system which offers card data encryption and tokenization and EMV was a priority for Dincer.

We're rolling out EMV as fast as possible to number one, protect the customer and the brand, and number two, reduce chargebacks and focus on

this security initiative. We want it to be across the board, across all franchisees, and we want it to happen as soon as possible," Dincer said.

"I told Worldpay, 'we're going to be testing this product and we need your help,' and all of that happened in one day," recalled Dincer. "With another processor there was a lot of bureaucracy. The response probably would have been 'you need to create a project request and we need to assign you a project manager,' and then it would have dragged on for weeks before we actually got anything done."

||| Results

"Worldpay has been incredibly responsive to us. For that reason, I would definitely recommend it to other businesses."

Today, the majority of franchisees have chosen to follow the corporate office's lead on security and are expected to reach nearly 90 percent adoption of the new security measures in the coming months. Despite the large scope of the project, the rollout has been largely pain-free, an aspect of the project that came as a pleasant surprise to Dincer.

"We have to look at our store experiences in a collective way. It's important that we interact with our customers consistently across the board, across all channels, so they're using our systems as though they were one, even though they might be operated by different vendors," Dincer said.