

Simplify network tokenization with Token Management Service

Token Management Service can help you simplify network tokenization to maximize revenue, increase authorization rates, and create new, innovative payment experiences.



Payment tokenization

Payment tokens built for security replace Personal Account Numbers (PANs)

Payment tokenization is the process of replacing sensitive customer account data like PANs into a unique digital identifier, called a payment token, while the real data is stored securely. If the payment token is compromised, it is meaningless and cannot be used.

The first payment tokens were issued by merchants, acquirers, or payment platforms for individual credentials. Storing PANs as tokens can help increase security, reduce costs associated with fraud, and improve payment card industry data security standard (PCI DSS) compliance. This form of payment tokenization for security is widely used by eCommerce businesses today.

Network tokens built for digital experiences provide deeper insights

A major step forward in payment tokenization has been the arrival of network tokens, which are generated by a payment network such as Visa or Mastercard.

Instead of replacing a single PAN for its lifespan, network tokens represent a customer's credentials for the entire buying cycle. Network tokens can allow businesses to **recognize their customers, unlock higher authorization rates, lower fraud, and create better customer experience.**

Visa Acceptance Solutions

Token Management Service simplifies token management

Token Management Service is a payment tokenization solution with integrated capabilities for multiple payment scenarios from simple to complex. With Token Management Service you can:

- Access and manage network tokens through a single integration point across major card brands like Visa, Mastercard, and American Express.
- Streamline the adoption of network tokenization to keep credentials updated automatically through lifecycle management, experience a 4.6%¹ lift on average in authorizations, and reduce fraud by 28%².
- Simplify regional regulatory and brand compliance like PCI DSS, merchant-initiated transactions (MIT), and cardholder initiated transactions (CIT) without the need of a dedicated resource, saving you time and money.



Lets talk tokens

Learn how Visa can help your business benefit from emerging network tokenization technologies with Token Management Service.

1. VisaNet, Jan-Mar 2022. Visa credit and debit global card-not-present transactions for tokenized vs. non-tokenized credentials. Auth rate defined as approved count of unique transaction authorizations divided by total unique authorization attempts, based on first auth attempt only.

2. VisaNet, Jan-Mar 2022. Visa credit and debit global card-not-present transactions for tokenized vs. non-tokenized credentials. Auth rate defined as approved count of unique transaction authorizations divided by total unique authorization attempts, based on first auth attempt only. (PAN & Token) with digital wallet TRs April-June 2018. Issuer region: US