

Token Management Service

Drive innovation and growth with a flexible, robust tokenization solution

Deliver innovative payment experiences

Consumers expect personalized, frictionless payment experiences and, as digital commerce grows, meeting these needs now and in the future should be a top priority. A robust tokenization solution can help you keep up with changing customer expectations—and get deeper insights that can drive innovative payment experiences.

Token Management Service not only protects sensitive payment information through tokenization but also secures and manages customer data across payment networks, types, and channels. This allows you to get insight into your customers' buying patterns across channels, power unified commerce, and helps create secure, frictionless experiences.

**Token Management
Service helps streamline
network token adoption,
access, and management
through a single solution.**



Adopt emerging tokenization technology

A major step forward in tokenization has been the arrival of network tokens, which are generated by the major payment networks like Visa to replace personal account numbers (PANs). Token Management Service helps streamline network token adoption, access, and management through a single solution, helping you take advantage of the potential benefits:



Increase in revenue from a lift in conversion and authorization rates using network tokens compared to PANs¹



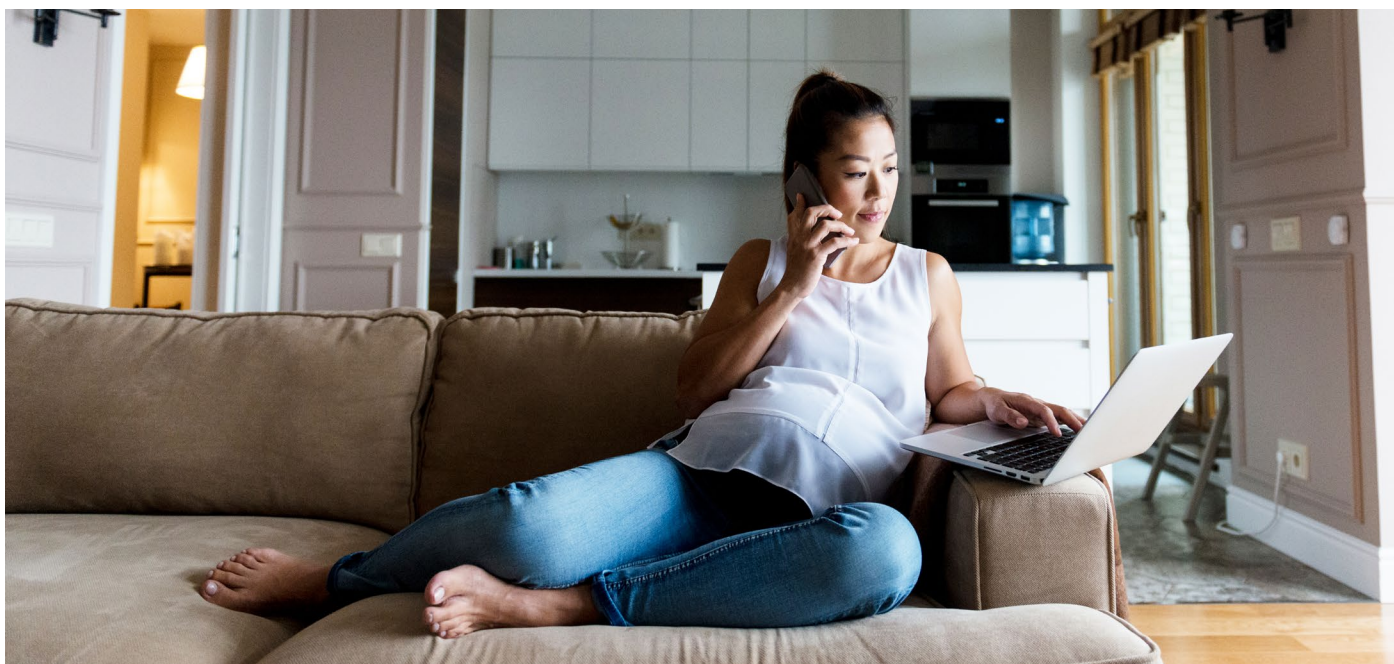
Decrease in fraud on average compared with PAN transactions²



Avoid lost sales due to expired credentials by automatically updating card-on-file payment credentials with lifecycle management



Support innovative payment experiences now and in the future across payment types and channels for a better customer experience



Flexibility that can meet your needs

Token Management Service offers integrated capabilities for multiple payment scenarios from simple to complex.



Tokenization: Streamline your tokenization strategy for security, simplify compliance, and embrace emerging network tokenization technology.



Customer data management: Manage and secure sensitive customer data across payment types and channels to gain a 360-degree view of customer behavior.



Seamless shopping: Recognize customers across channels, payment types, and devices to support seamless unified commerce experiences like buy online, pick up in store (BOPIS), one-click checkout, curbside pickup, and more.



Native support and interoperability: Simplify your payments infrastructure with a single tokenization solution and/or easily integrate with other payments solutions in your environment.



Let's talk tokens

Ready to level up your tokenization strategy? Talk with our experts.

[Contact us](#) | [Visa Acceptance Solutions](#)³

1. VisaNet, October-December 2022. Visa credit and debit global card-not-present transactions for tokenized versus non-tokenized credentials. Authorization rate is defined as approved authorizations divided by total authorization attempts based upon first attempt of a unique transaction.

2. VisaNet Data, Global, YoY comparison between FY19 Q4 and FY20 Q4 share of token versus non-token payments volume for merchants with an average of 1,000 card-not-present token transactions per month.

3. Tokens may be processed by an affiliate or third party