

# Token Gateway

Network tokenization solutions to reduce fraud for ecommerce and digital wallet transactions



## Overview

Token Gateway serves as a single interface to multiple network tokenization services to request EMV payment card tokens. As a scheme-certified solution, Token gateway enables token requestors, such as merchants and payment service providers (PSPs), to shorten their time to market, reduce cost due to limited PCI compliancy requirements and avoid manual updates when tokenization specifications get updated. Token Gateway supports tokens both for digital wallets (host card emulation) and e-commerce (card-not-present).

## Bringing the benefits of network tokenization to online retailers

Unlike PCI tokenization where payment card data is only tokenized in the database, EMV tokenization uses tokens throughout the transaction network and therefore poses less fraud risk. EMV tokens also keep card information up to date when cards get stolen or expired, meaning that consumers no longer need to update their card details manually.

By providing EMV network tokenization for ecommerce transactions, Payment Service Providers (PSPs) and merchants can improve the level of trust and reduce the number of false declines, resulting in higher transaction approval rates, customer conversions and ultimately increased revenue for merchants.

## Features



**Token request**  
Request token during or before payment transaction.



**Lifecycle management**  
Delete, suspend or resume tokens based on their lifecycle stage.



**Replenishment**  
Automatically replenish limited use keys.



**Secure storage**  
Store tokens including payment account reference (PAR) data in secure token vault.

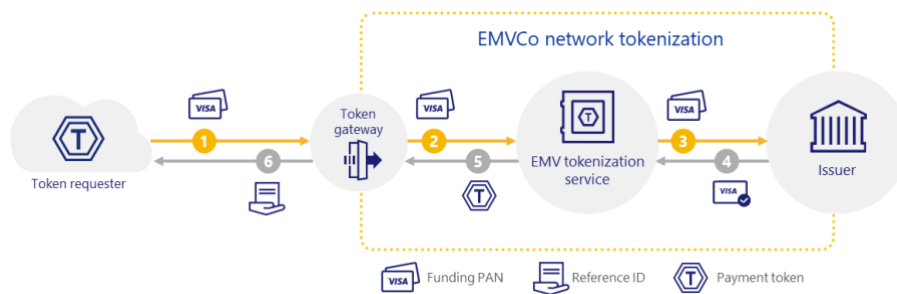


**Customer service portal**  
A single dashboard overview to change the state of a token or retrieve token data, regardless of the tokenization service.

## How it works

### Requesting a token with Visa Token Gateway

1. Token Gateway receives the card number from the token requestor
2. Token Gateway routes it to the appropriate EMV tokenization service to request a network token
3. The EMV tokenization service validates the card number with the card issuer
4. The issuer approves the request and validates the token
5. The EMV tokenization service returns a network token to Token Gateway
6. Finally, Token Gateway shares a reference ID of the token with the token requestor



## Benefits

- Increase the trust in transactions and reduce the number of false declines
- Improve transaction approval and customer conversion rates
- Reduce time to market with a scheme-certified solution for merchants and payment service providers

## Deliverables

- Customer Service Portal
- Token Requestor Service
- Issuer APIs
- Payment Gateway
- 3DS Merchant Plug-in

Figure 1 description: This diagram shows the step-by-step process for network tokenization with Visa Token Gateway. The first step shows that, once the customer submits a card number for e-commerce, the merchant (token requestor) forwards the number to Visa's token gateway. The token gateway recognizes the payment network for the card and forwards the number to the appropriate tokenization service. The tokenization service then checks the status with the issuer. Once approved, the issuer sends an approval message. The tokenization service then tokenizes the number and returns a token to the token gateway. Finally, the token gateway returns a reference ID of the token to the merchant. This reference ID is then stored locally by the merchant.

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