

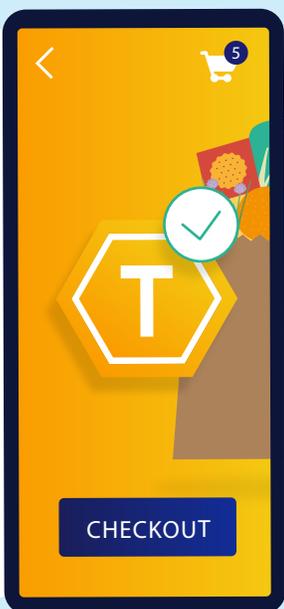


Keep sensitive payment data off your systems with tokenization

The COVID-19 pandemic is accelerating the online purchase of products and services with debit and credit cards. That is why today, more than ever, it is fundamental to protect cardholders' sensitive information and, to increase the authorization rates of Card-Non-Present (CNP) transactions.

VISA everywhere you want to be

- **Visa Token Service** enables online businesses to take advantage of the enhanced security that tokens add to the ecosystem, reducing the risk of fraudulent attacks, operational costs required by sensitive information, as well as increasing authorization and conversion rates, promoting a frictionless shopping experience.



Top 7 things you need to know about Basic Tokenization

1. Basic Tokenization is a new Visa system functionality that merchants can leverage to protect their online transactions while issuers get certified in **Visa Token Services**.

2. With Basic Tokenization, Payment Gateways, Payment Service Providers, Acquirers, Merchants, eCommerce Wallets & Platforms will not depend on issuers for tokens. Now, any certified Token Requestor will be able to request and receive tokens for all the cards it has stored on-file, without the need for issuers to take any action.

3. Merchants with high percentage of tokenized credentials may be able to reduce PCI costs with waivers to the annual requirement of PCI validation.

4. There will be no system changes required for issuers, as Visa will be generating tokens on their behalf. Although, issuers will not have full visibility of the transactions until they participate in Visa Token Services.

5. Issuers will receive an account verification during the Token Request process and they must update their logic, to ensure tokens are created successfully upon of the request.

6. Basic Tokenization may improve authorization rates, as issuers will have access to Visa's Token Life Cycle Management tool to maintain an up-to-date Token-to-PAN relationship, contributing to the reduction of the number of declines due to expired card data and PAN changes.

7. You may become a Token Requestor by developing your own connection with Visa as Token Requestor directly through the **Visa Ready Program** or leverage **Visa Ready TR Token Service Providers (TSP)** already certified. You can find the list on the [Visa Ready portal](#).

Tokenization is more than just security

In addition to protecting your business, tokenization helps you launch new mobile and digital experiences, improve the efficiency of your payment operations and get better visibility into customer behavior.



Real-time card updates and improved authorization rates when issuers update the data



A single integration to access the benefits of network tokens



360 view of the customer experience across channels



Payment data secured in Visa data centers



Card re-issuance costs, due to data breaches, will be reduced for issuers

Visa is here to help you

Contact your Visa Account Executive to learn more why Basic Tokenization can help you protect against fraud and increase your authorization and conversion rates.

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About Visa. Visa Inc. (NYSE: V) is the world's leader in digital payments. Our mission is to connect the world through the most innovative, reliable and secure payment network - enabling individuals, businesses and economies to thrive. Our advanced global processing network, VisaNet, provides secure and reliable payments around the world, and is capable of handling more than 65,000 transaction messages a second. The company's relentless focus on innovation is a catalyst for the rapid growth of digital commerce on any device, for everyone, everywhere. As the world moves from analog to digital, Visa is applying our brand, products, people, network and scale to reshape the future of commerce.

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