



Visa Token Service:
Secure Mobile and Digital Payments

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VISA

Tokenization



Payment tokens replace the Primary Account Number (PAN) found on a Visa card with a unique identifier that can be used to initiate payments without exposing cardholder account information



Use of a payment token may be restricted by device, merchant, transaction type or channel

Payment tokens (EMVCo) enhance the security of mobile and online payments

Tokens work anywhere a traditional card works

Tokens provide new functionality and enhanced cardholder experiences



Visa Token Service: A complete solution

One platform enables a variety of leading digital payment solutions



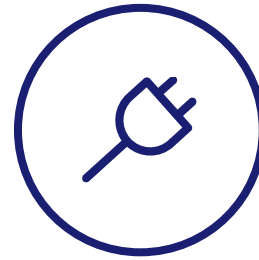
Visa Token Vault



Token Management
Tools



Visa Risk Manager
for Tokens

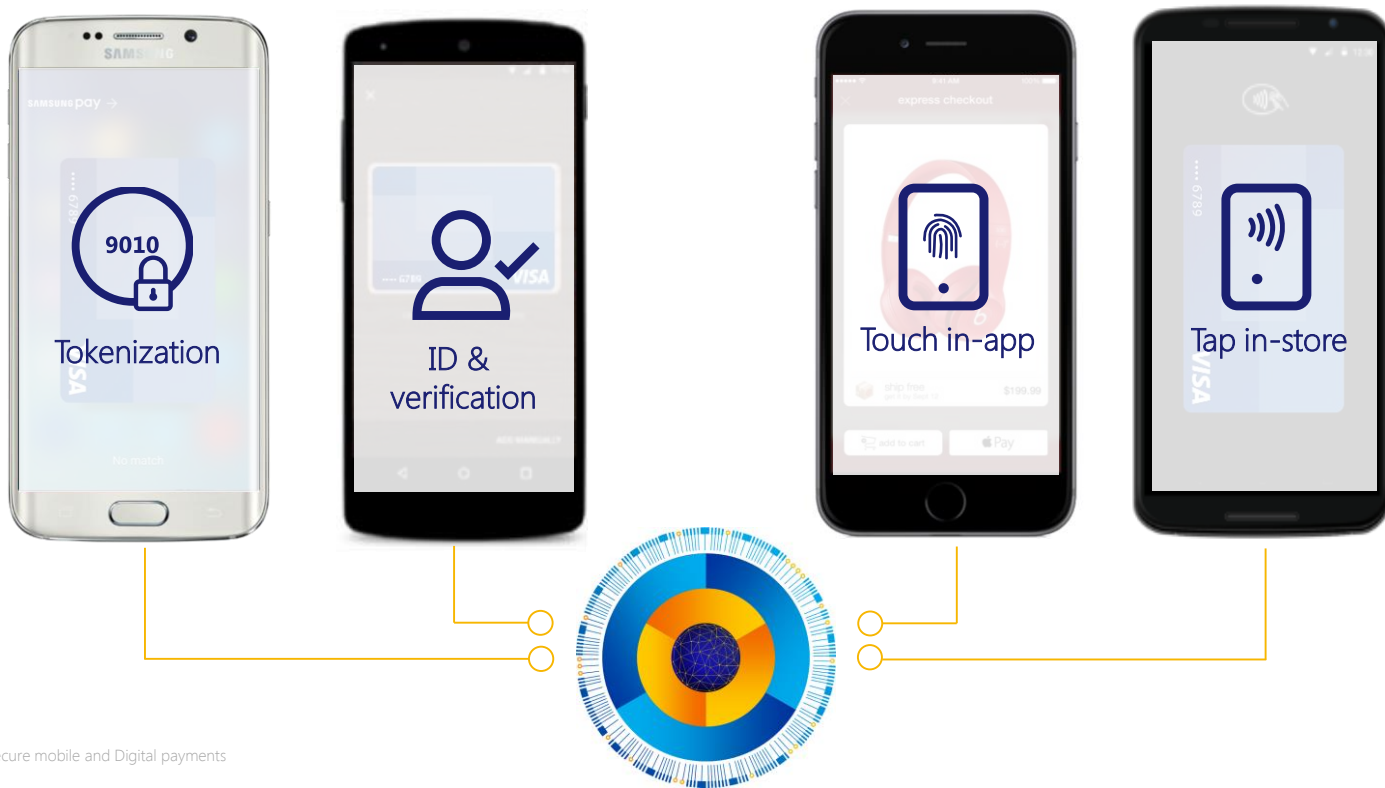


Token Requestor
Subscription Manager

www.visa.com/tokenservice

Mobile Payments

Powered by the Visa Network



Load a card

Featuring Samsung Pay



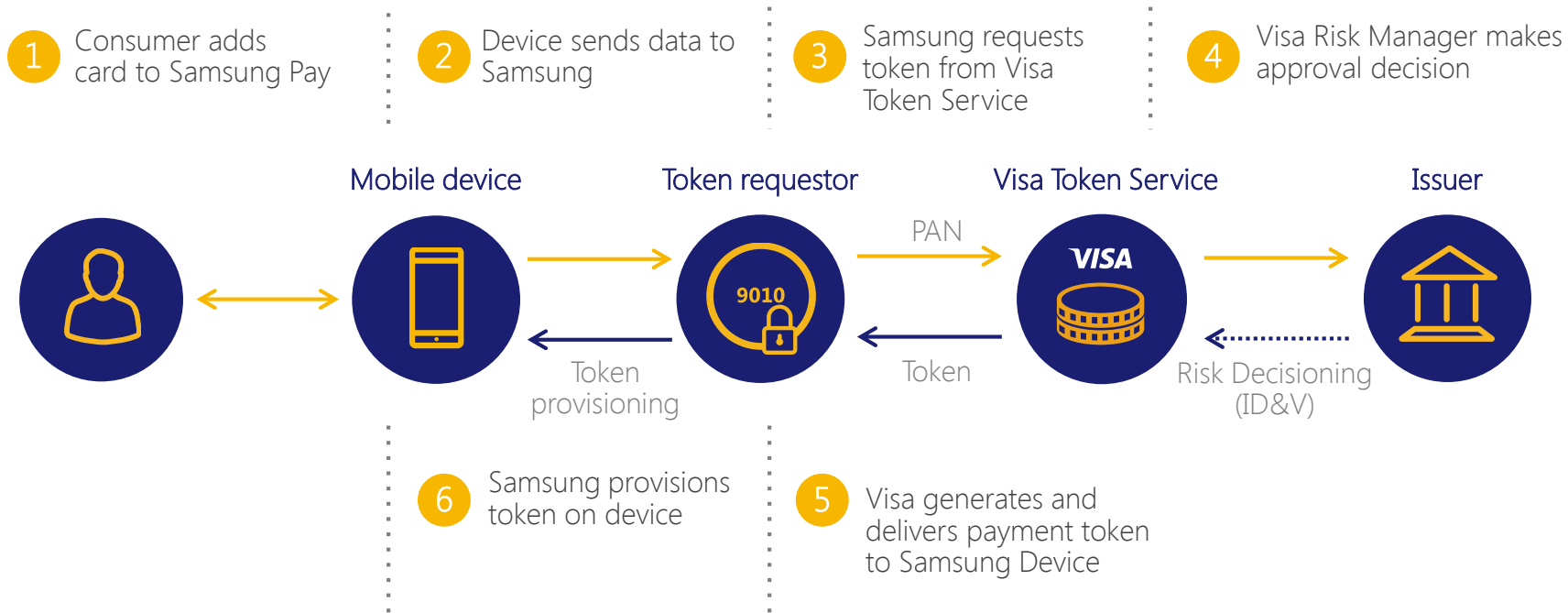
VISA

**SAMSUNG
pay**

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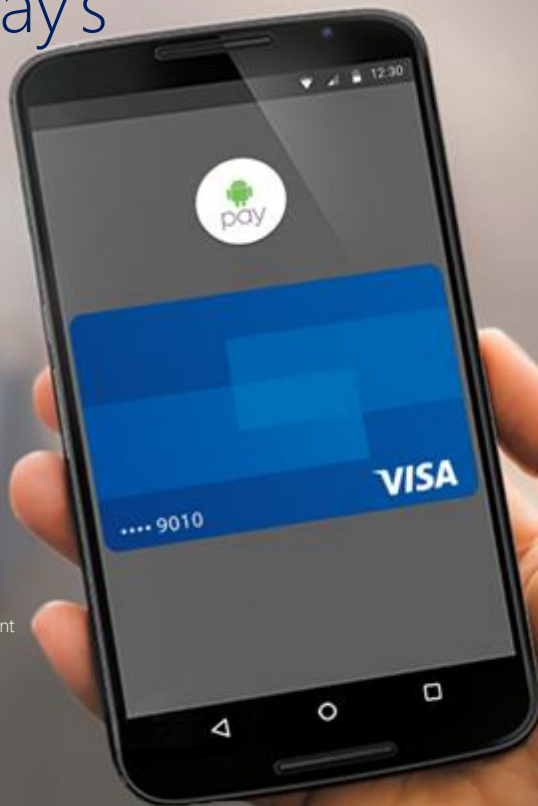


Load a Card: Token provisioning and activation



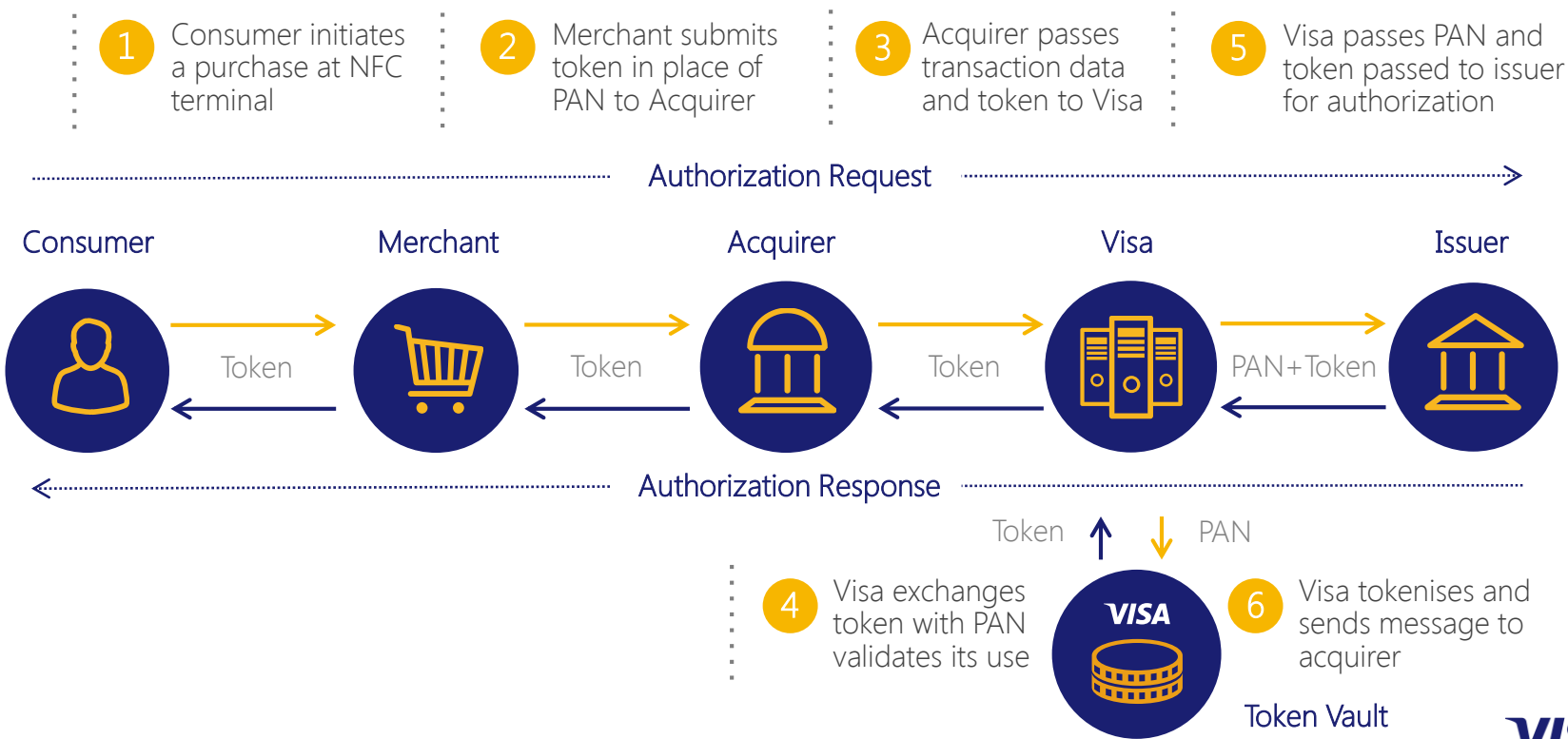
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In-store payment Featuring Android Pay's Enhanced Receipt



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Token payment transaction at POS (NFC)



Issuers can create their own mobile payment experience

Issuer considerations

- Deliver within their mobile banking apps or offer separate wallet apps
- Launch in countries where 3rd party wallet solutions are not yet available
- Maybe used with any device running KitKat 4.4 or above and NFC technology



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VISA | Thank You