Fact Sheet

Token Gateway Service

With a single connection and interface, eCommerce merchants, acquirers and Payment Service Providers (PSPs) can reduce card-not-present fraud, create frictionless checkout experiences, increase trust and realize greater operational efficiencies.

A single token interface helping participating digital wallets and eCommerce merchants to reduce false declines and increase overall revenues by boosting transaction approval rates and customer conversion levels. Token Gateway Service (TGS) also provides a fast-track connection to multiple payment scheme-certified services that helps realize significant operational efficiencies, through simplified compliance and reduced PCI DSS scope.

Potential benefits

**Fast-track to tokenization**
Reduce your time to market with a single, tailorable, easy-to-implement and scheme-certified tokenization interface.

**Reduce costs**
Limit initial development and integration costs, while realizing long-term efficiencies in testing, certification, and TSP onboarding.

**Connect to multiple networks**
Streamline token requests across payment networks with uniform APIs that enable real-time & batch requests.

**Enable innovation**
Help merchants deliver new consumer experiences, with flexible transaction routing across channels like eCommerce and mobile.

© 2020 Visa. All rights reserved
How it works

1. The consumer enters their card details using a secure channel
2. The token requestor (a participating merchant directly or via a payment gateway, payment service provider or acquirer) connects to TGS via a single API. To generate a token TGS securely receives the card number from the token requestor, which can be facilitated using an iFrame
3. TGS routes the card number to the appropriate network token service provider to request a network token
4. The EMV tokenization service validates the card number with the card issuer and, if approved, the token is issued
5. The EMV tokenization service returns a network token to TGS
6. Finally, TGS returns the token to the token requestor to hold on file and use to initiate transactions or request transaction cryptograms as needed

Features

Secure token vault
Enhance data privacy and security with a secure, PCI DSS-compliant token vault and support EMV® 3DS transaction security.

Customer service portal
Simplify management of tokens and access token data via a unified dashboard across all tokenization services.

Powerful programming
Easily execute your business rules per domain and for specific events at checkout.

Lifecycle management
Delete, suspend or resume tokens based on their lifecycle stage, with the ability to automate replenishment of limited use keys.

PCI DSS protection
Offer proprietary tokenization support when network tokenization is not available.

TSP notifications
Stay updated with acceptance notifications from TSPs.

Learn more

For more information, contact your Visa Account Executive or click here

© 2020 Visa. All rights reserved. Please note, all diagrams are presented for illustrative purposes only.