A modular solution enabling total control of the generation, issuance and management of payment and non-payment tokenization

Own and evolve digital payment strategies by issuing and managing payment tokenization as a Token Service Provider (TSP). Players can reduce costs by removing tokenization fees, while increasing security by becoming sole guardian of cardholder’s primary account numbers (PANs) with this white-label solution. Without reliance on a third party, TSPs also have the agility to make swift strategic shifts and support private-label card tokenization on any mobile form factor and any channel.

Potential benefits

**Reduce fraud**
Replace confidential consumer card credentials with unique, limited-use tokens.

**Simplify transaction management**
Manage transactions without making major changes to the authorization host and calculate cryptogram version numbers (CVNs) on behalf of the authorization host.

**Protect virtual cards**
Issue virtual cards and provision static card data and dynamic key material to a physical secure element on a mobile device.

**Maintain brand visibility**
Customize card art to retain ‘top of wallet’ status.

**Achieve compliance**
Meet industry regulations and stay compliant with EMV®, PCI DSS, and trusted service manager (TSM) standards.
How it works

The TSP solution provides all the key functions required for the generation, issuance and maintenance of payment tokens of payment and non-payment tokens.

- TSP provides all the key functions required for the generation, issuance and maintenance of payment and non-payment tokens.
- It interfaces with Token Gateway Service, payment networks and financial institutions to enable token lifecycle management for token requestor wallets.
- TSP reduces fraud and simplifies token management for use cases including branded and white-label payment credentials, tickets and identity.

To discuss this or other TSP use cases, contact your Visa Account Executive.

Features

White-label solution
Enhance private and proprietary-label use cases for XPay wallets using an EMV white-label tokenization solution.

Private-label card support
Tokenize beyond traditional debit and credit cards to protect private-label cards and digital tickets.

Streamlined interface
Simplify management of several use cases, including XPay wallets, HCE and eCommerce, using an integrated issuer interface.

Cloud-based mobile payment management
Host mobile credentials in the cloud using Host Card Emulation (HCE) with Secure Element in the Cloud by Token ID (SEiTC).

Multiple self-service tools for customers
Offer a range of self-service tools to customers, including customer service and rules management portals.

Identity and non-payment use cases
Utilize the solution to protect use cases beyond payments, including identity credentials, by ensuring that only tokens are exposed or stored during a transaction.

Learn more

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