



Token Service Provider



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

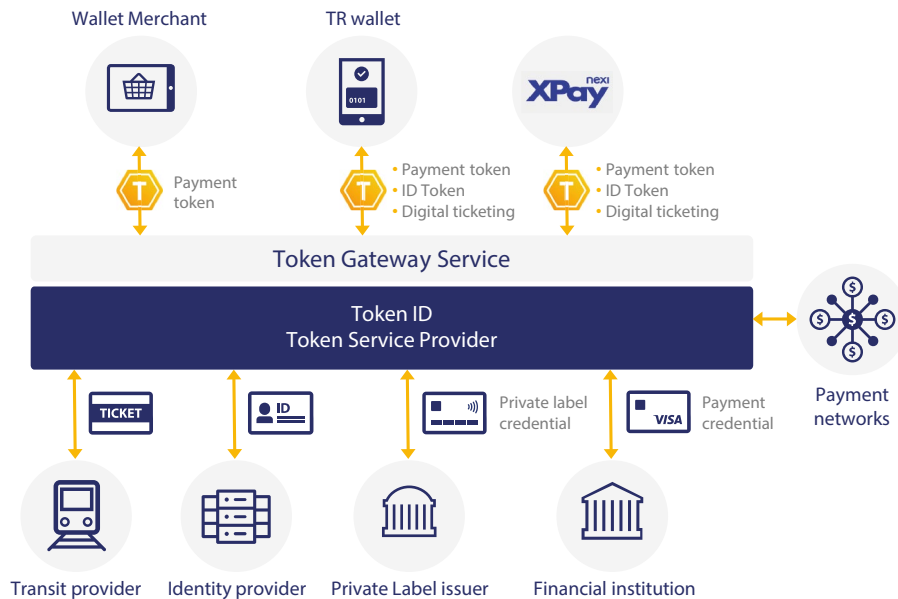
Customize card art to retain 'top of wallet' status.

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.



* See footnote for figure 1 description

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

- 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

Figure 1 description:

The diagram illustrates the ecosystem and use cases enabled by Token Service Provider. Sitting at the center of the diagram, the TSP product enables players to connect to token requestor wallets, financial institutions and payment networks to own the generation, issuance and management of payment and non-payment tokens. The use cases enabled by TSP are denoted by icons, including tokenization of payment credentials, transit tickets and identity credentials.

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 to fill out our online enquiry form](#)