Create a complete picture of cardholder spending across primary account number (PAN) and tokenized transactions

Payment Account Reference (PAR) is an EMVCo industry standard for the payments ecosystem, designed to improve consistency while reducing the risks associated with PAN storage. The PAR Inquiry service helps issuers, merchants or acquirers to streamline processes and drive loyalty.

Potential benefits

Futureproof payments
Improve monitoring and tracking of transaction activity across the payment ecosystem.

Improve security
Remove sensitive PAN data from multiple systems, eliminating the need to desensitize payment details.

Drive operational efficiencies
Assign one PAR for the life of the account to connect all physical and virtual versions of a card.
How it works

PAR Inquiry enables users to retrieve the PAR value linked to a PAN or token in real-time. The input into a PAR Inquiry is either a PAN or associated token.

**PAR Inquiry for issuers**
Issuers can retrieve the PAR numeric for a PAN or affiliated token registered to that issuer. Issuers using PAR Inquiry must provide their own issuer Processor Configuration Rules (PCR) or station for configuration in the certification or production environment.

**PAR Inquiry for non-issuers**
Merchants or acquirers can retrieve the PAR numeric for any PAN or affiliated token that they hold on file.

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Learn more

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