# Token Service Provider

# Full control over EMV payment tokenization

Tokenization technology is an effective way to keep card data safe during mobile payment transactions. The tokenization process can be outsourced to a third party, but as your transaction volumes grow and business strategy changes, taking full control can often make more sense. Visa's Token Service Provider, leveraging Bell ID technology, is a powerful software platform that gives you that control.



### Why become a token service provider?

A token service provider (TSP) is responsible for the issuance and management of payment tokens. Becoming your own TSP reduces costs and increases security as you avoid tokenization fees and remain the sole guardian of your original card numbers. Also, as you are not dependent on a third party, you can integrate tokenization services on any mobile form factor and any channel as your strategy requires.



# Token service provider

Visa offers a proven software platform that enables you to perform the responsibilities of a Token Service Provider, as outlined by EMVCo. This includes the generation and issuance of payment tokens, as well as the operation and maintenance of a token vault.

# Modular components

Visa Token Service Provider is a modular platform that can also enable you to perform a wide range of other roles in the payments process, such as loading and managing credentials on mobile devices, as well as in the cloud. It also enables the use of tokenization for other channels such as ecommerce transactions.

#### **Tokenization management**

Reduce fraud by removing confidential consumer card data from the payment network, replacing it with unique tokens which are limited in how they can be used.

### Transaction management

Perform transactions without making major changes to the authorization host; calculate cryptogram version numbers (CVNs) on behalf of the authorization host.

## Secure element management

Issue contactless payment cards and provision static card data and dynamic key material to a physical secure element on a mobile device. Compliant with all trusted service manager (TSM) standards.

### Cloud-based mobile payment management

Host mobile credentials in the cloud using host card emulation (HCE). This module aligns with the cloud-based specifications by all major payment networks. It also includes a plug-in to your existing mobile wallet.

For more information please contact your Visa Account Executive or click <u>here</u>

