Visa Token Service, a new security technology from Visa, replaces sensitive account information, such as the 16-digit account number, with a unique digital identifier called a token. The token allows payments to be processed without exposing actual account details that could potentially be compromised.

**How Visa Token Service Works**

Visa Token Service provides online retailers with an innovative and secure way of handling payments. Where a payment is made online, the retailer is required to present the consumer with a unique digital identifier called a token. The token replaces sensitive account information, such as the primary account number (PAN) and security code, with a unique identifier that enables frictionless, card-free payments in digital commerce environments.

**How Tokens Are Used**

As consumers increasingly shop with connected devices, the need for a seamless and secure digital payment experience becomes crucial. Without exposing the consumer’s account to fraud, tokenization enables frictionless, card-free payments in digital commerce environments.

### Step 1: Consumer initiates a payment

The consumer initiates a payment by entering their digital payment service (such as an online merchant or app) with their Visually enrolled account.

### Step 2: Payment initiated

Visa sends the token, along with the PAN, security code, and expiration date, to card issuer.

### Step 3: Token requestor

The digital payment service provider requests a payment token from Visa for use in the commerce environment.

### Step 4: Token requestor

Visa shares the token with the token requestor.

### Step 5: Issuer returns token and authorization

Depending on the commerce environment, the digital payment service provider (the token requestor) forwards the token to the issuer (the merchant’s bank). The issuer verifies the token and either approves or rejects the transaction.

### Step 6: Transaction completed

Visa sends token to card issuer. Depending on the commerce environment, the issuer either approves or rejects the transaction. If approved, the issuer sends the token and authorization to the token requestor and acquirer. If rejected, the issuer sends a response back to the token requestor.

### Step 7: Token vault

Visa shares the token with the token requestor for authorization, and it is returned to VisaNet along with its response back to Visa. The issuer accepts or declines the transaction and sends its response back to Visa. The issuer returns token and authorization.

### Step 8: Acquirer

Depending on the commerce environment, the acquirer either approves or rejects the transaction. If approved, the acquirer approves the transaction and sends its response back to Visa. The acquirer returns token and authorization.

### Step 9: Merchant sends token to acquire

The merchant sends the token to the acquirer.

### Step 10: Acquirer routes the token

The acquirer receives the token and routes it to the issuer. The acquirer returns token and authorization.

### Step 11: Issuer returns token and authorization

Visa sends token to card issuer. Depending on the commerce environment, the issuer either approves or rejects the transaction. If approved, the issuer sends the token and authorization to the token requestor and acquirer. If rejected, the issuer sends a response back to the token requestor.

### Step 12: Payment initiated

Visa sends token, along with the PAN, security code, and expiration date, to card issuer.

### Step 13: Token requestor

The digital payment service provider requests a payment token from Visa for use in the commerce environment.

### Step 14: Token requestor

Visa shares the token with the token requestor.

### Step 15: Issuer returns token and authorization

Depending on the commerce environment, the digital payment service provider (the token requestor) forwards the token to the issuer (the merchant’s bank). The issuer verifies the token and either approves or rejects the transaction.

### Step 16: Transaction completed

Visa sends token to card issuer. Depending on the commerce environment, the issuer either approves or rejects the transaction. If approved, the issuer sends the token and authorization to the token requestor and acquirer. If rejected, the issuer sends a response back to the token requestor.

### Step 17: Token vault

Visa shares the token with the token requestor for authorization, and it is returned to VisaNet along with its response back to Visa. The issuer accepts or declines the transaction and sends its response back to Visa. The issuer returns token and authorization.

### Step 18: Acquirer

Depending on the commerce environment, the acquirer either approves or rejects the transaction. If approved, the acquirer approves the transaction and sends its response back to Visa. The acquirer returns token and authorization.

### Step 19: Merchant sends token to acquire

The merchant sends the token to the acquirer.

### Step 20: Acquirer routes the token

The acquirer receives the token and routes it to the issuer. The acquirer returns token and authorization.

### Step 21: Issuer returns token and authorization

Visa sends token to card issuer. Depending on the commerce environment, the issuer either approves or rejects the transaction. If approved, the issuer sends the token and authorization to the token requestor and acquirer. If rejected, the issuer sends a response back to the token requestor.

### Step 22: Payment initiated

Visa sends token, along with the PAN, security code, and expiration date, to card issuer.

### Step 23: Token requestor

The digital payment service provider requests a payment token from Visa for use in the commerce environment.

### Step 24: Token requestor

Visa shares the token with the token requestor.

### Step 25: Issuer returns token and authorization

Depending on the commerce environment, the digital payment service provider (the token requestor) forwards the token to the issuer (the merchant’s bank). The issuer verifies the token and either approves or rejects the transaction.

### Step 26: Transaction completed

Visa sends token to card issuer. Depending on the commerce environment, the issuer either approves or rejects the transaction. If approved, the issuer sends the token and authorization to the token requestor and acquirer. If rejected, the issuer sends a response back to the token requestor.

### Step 27: Token vault

Visa shares the token with the token requestor for authorization, and it is returned to VisaNet along with its response back to Visa. The issuer accepts or declines the transaction and sends its response back to Visa. The issuer returns token and authorization.