How Visa Token Service Works

The Visa Token Service enables digital payment service providers and financial institutions to offer their customers a safe way to shop online and with mobile devices. Here’s how a token is initiated:

1. Payment initiated
   - A consumer initiates a payment through a digital commerce application.

2. Merchant sends tokens to acquire
   - The merchant sends the token to the acquirer.

3. Acquirer routes the token
   - The acquirer routes the token to VisaNet for validation.

4. Visa sends token to card issuer
   - Visa sends the validated token to the consumer’s card issuer.

5. Issuer returns token and authorization
   - The issuer returns the token and authorization back to the acquirer.

6. Transaction completed
   - The transaction is completed and funds are processed for the consumer.

How Tokens Are Used

As consumers increase their usage of mobile devices, the need for a secure and easy-to-use digital payment experience becomes crucial. Without exposing the consumer’s account details, tokenization allows frictionless, card-free payments in digital commerce environments.

Online

Making Commerce such as online payments more secure, tokenization provides a way to handle sensitive data in a secure and controlled manner. In online commerce, tokens can be stored in a token vault, allowing for secure and convenient transactions.

In-Store

In-store payments, such as at a grocery store or a restaurant, can benefit from tokenization as well. By replacing the 16-digit account number with a unique digital identifier, the risk of fraud and security breaches is significantly reduced.

In-App

Mobile applications, particularly in areas like mobile payments and digital wallets, can also utilize tokenization to provide a secure and seamless payment experience on-the-go. This technology enables users to pay for transactions with just one tap of their device.

Tokenization provides an innovative and secure way of handling payments. 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.