

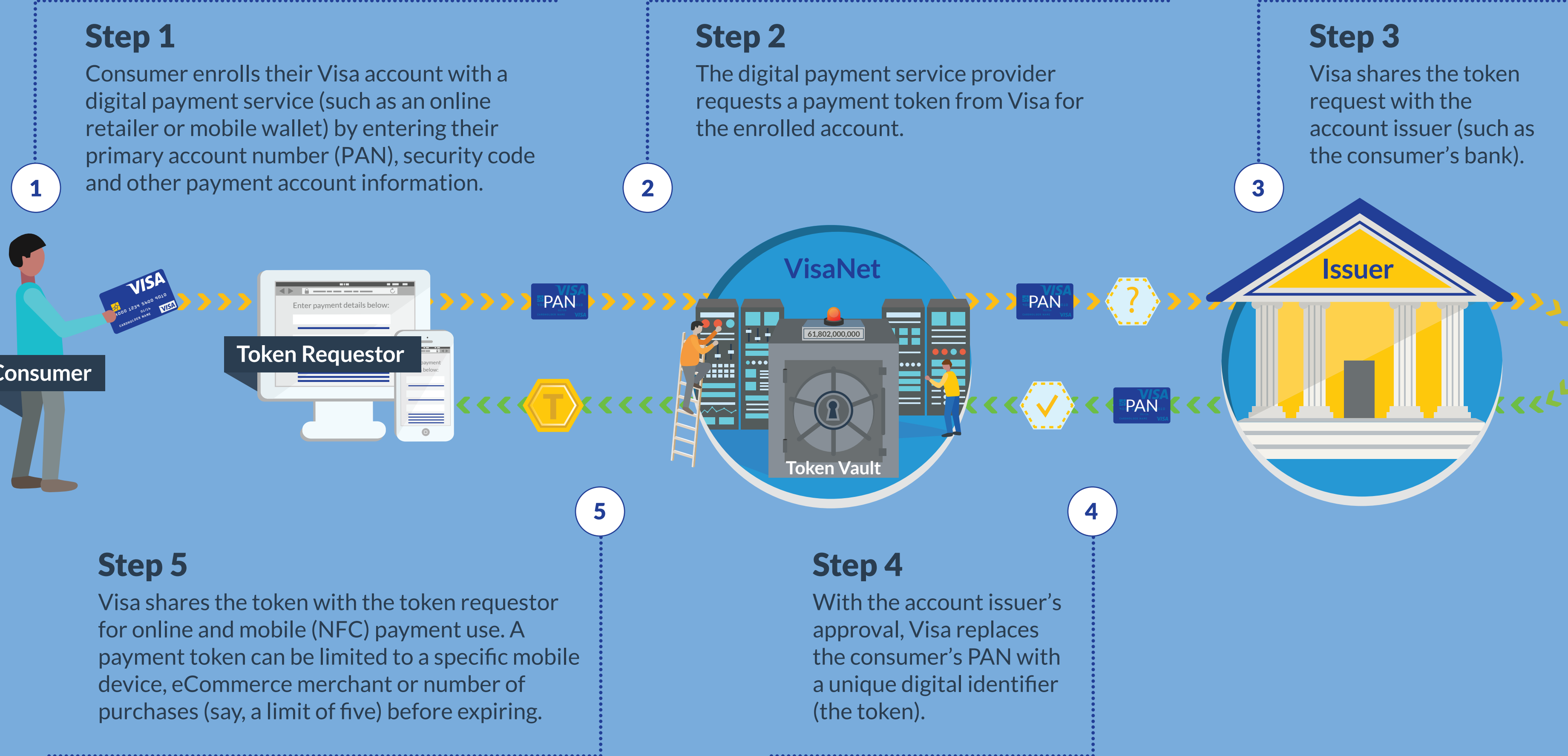
All you need to know about Tokenization

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

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.



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.



Online
Making eCommerce purchases is becoming commonplace. Tokenization provides online retailers with an innovative and secure way of handling payments.

In-Store
Tokenization provides a secure way for consumers to make in-store payments by simply waving their device near the payment terminal.

In-App
The ability to pay with Visa is increasingly embedded in innovative mobile applications that make it even easier to pay for your transaction on the go.

