

# CyberSource Token Management Service



As more businesses retain customer payment information, tokenization has become recognized as an effective way to secure sensitive cardholder data.<sup>1</sup> At the same time, tokenization can support new payment experiences. For example, you can securely implement card-on-file payments, offer new payment methods such as Apple Pay and Android Pay, and enable customers to shop seamlessly across all your channels.

CyberSource Token Management Service helps you streamline token management, support new payment capabilities, and adapt quickly to changing market requirements—all while tightening card payment security.

**Simplify token management, enable omni-channel experiences, and gain a 360-degree view of customers while enhancing payment security and increasing operational agility.**

## KEY FEATURES

- ✓ Profile-based token management for full control over configuration options
- ✓ Support for:
  - Payment network tokens
  - Private label and gift cards
  - Non-card payment methods, such as eCheck and direct debit
  - Additional customer data fields and multiple token formats
- ✓ Creation, retrieval, update, and deletion of tokens in bulk
- ✓ 1-to-1 primary account number (PAN)-to-token match
- ✓ Token lifecycle management for placing tokens on hold, setting them to expire, and so on

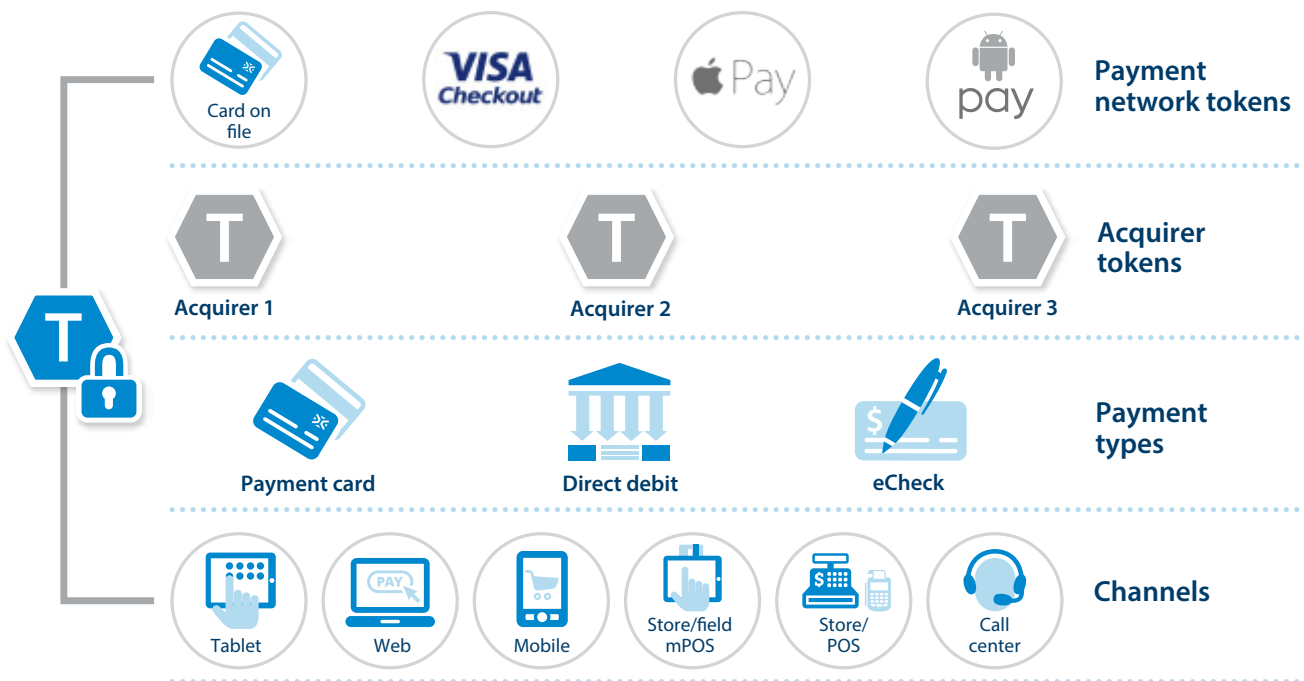
- ✓ Reporting of tokens created, updated, deleted, and so on, within specific date ranges
- ✓ Integration with CyberSource services such as Decision Manager, Account Updater, and Recurring Billing
- ✓ Available via RESTful API

## KEY BENEFITS

- ✓ Enhances payment security
- ✓ Reduces token management complexity
- ✓ Enables omni-channel experiences
- ✓ Provides a 360-degree view of customer payment activity
- ✓ Increases payment operations agility

**Note:** Not all functionality may be available immediately. Check with your account manager or CyberSource support for details.

## Standardized token management



## Standardized Token Management

Your business may need to store a wide variety of tokens—not only tokens for eCommerce, point of sale, mobile point of sale (mPOS), and other channels, but also network tokens used for Apple Pay and Android Pay. If you offer non-card payments, you would need to store and manage those as well.

Different payment and token types have different fields and formats. Credit cards use 16 numeric digits; eCheck numbers have a 9-digit routing and 10-digit account number; direct debit uses a 20-digit International Bank Account Number (IBAN) alphanumeric system; and payment network tokens have 16 digits.

CyberSource Token Management Service standardizes token formats and returns to you a single token format you can use to process payments, regardless of the underlying payment method. Standardizing tokens from a variety of channels, providers, acquirers, and processors reduces the cost and complexity of token management.

## Omni-Channel Support, 360-Degree View

Many businesses struggle to execute omni-channel initiatives because they lack a uniform token solution for all their channels. CyberSource Token Management Service helps you address this challenge by interoperating with select acquirer tokens. You can now use the CyberSource application programming interface (API) and standard protocols to route tokens to acquirer vaults so you can securely support omni-channel scenarios.

CyberSource Token Management Service also lets you gain a 360-degree view of customer purchases across channels. You can better understand customer behaviors and generate new insights to drive targeted promotions and personalized interactions.

## Operational Agility

A rapidly evolving digital commerce landscape and fast-changing customer preferences require agile payment operations. You need to quickly adapt to change, without a massive overhaul of technologies or partner relationships.

CyberSource Token Management Service helps keep your payment operations agile in multiple ways. It lets you maintain current acquiring relationships and enables a bulk retrieval process through the API if you need to retrieve your customer data in the future. Furthermore, the availability of a RESTful API simplifies development and enhances flexibility.

## Secure Visa Data Center Storage

At its core, payment tokenization should help safeguard sensitive payment data and reduce the scope of Payment Card Industry Data Security Standard (PCI DSS) compliance. CyberSource Token Management Service can help fully realize those benefits. CyberSource is an accredited PCI DSS Level 1 service provider that runs CyberSource Token Management Service as an off-premises cloud solution. With CyberSource Token Management Service, you can be assured that your valuable customer payment data is stored in secure Visa data centers.

<sup>1</sup> Gartner, "Market Guide for Merchant/Acquirer Tokenization of Payment Card Data," December 9, 2015, <https://www.gartner.com/doc/3177018/market-guide-merchantacquirer-tokenization-payment>