

# CyberSource Token Management Service

## General FAQ

### Q. Is this a new service from CyberSource? I thought CyberSource already offered a token solution.

- A.** CyberSource has a legacy token solution—and in fact, there are over 1 billion CyberSource tokens in existence! The new Token Management Service (TMS) is an upgrade to the legacy solution and comes with many new features, including:
- 1-to-1 primary account number (PAN)–to-token match, which supports omni-channel experiences and customer analytics
  - Profile-based token management for full control over configuration options, allowing centralized vault management across business lines
  - Token lifecycle management capabilities that allow you to:
    - Place tokens on hold
    - Set expirations
    - Seamlessly keep payment data current using the CyberSource Account Updater

### Q. Does CyberSource TMS tokenize all card brands?

- A.** Yes. CyberSource Token Management Service can tokenize all major card brands including Visa, MasterCard, Discover, American Express, JCB, and more. It even tokenizes eCheck and direct debit.

### Q. Does TMS help reduce PCI DSS scope?

- A.** Yes. Tokenization replaces sensitive data with a unique identifier that cannot be mathematically reversed. When you replace sensitive payment card data in your environment with secure tokens, you can significantly reduce PCI DSS scope.

### Q. I am currently using CyberSource Decision Manager. What are some of the benefits I can expect if I add CyberSource gateway and Token Management Service?

- A.** Decision Manager uses several layers of data to help merchants distinguish between a good or bad transaction. Adding tokenization to the Decision Manager process helps protect data, which also helps reduce PCI DSS scope. Tokenization helps secure the PAN as well as other data such as issuer, bank, country, card type, and card usage history.

### Q. Is TMS integrated with other CyberSource solutions and services?

- A.** Yes. The new Token Management Service will be compatible with other CyberSource services, including the CyberSource payment gateway plus Account Updater, Secure Acceptance, Decision Manager, and others.

### Q. How can I make sure that the cards I have on file are current and I won't experience a high decline rate?

- A.** CyberSource also offers an Account Updater service. This solution updates common types of account changes, including expiration dates, account closures, new card numbers, and brand migrations between Visa and MasterCard. Account Updater helps reduce authorization declines and enables your customers to benefit from uninterrupted service.

### Q. What kind of reporting can I expect from TMS?

- A.** TMS offers extensive reporting capabilities, including reports of tokens created, updated, deleted, and so on, within specific date ranges.