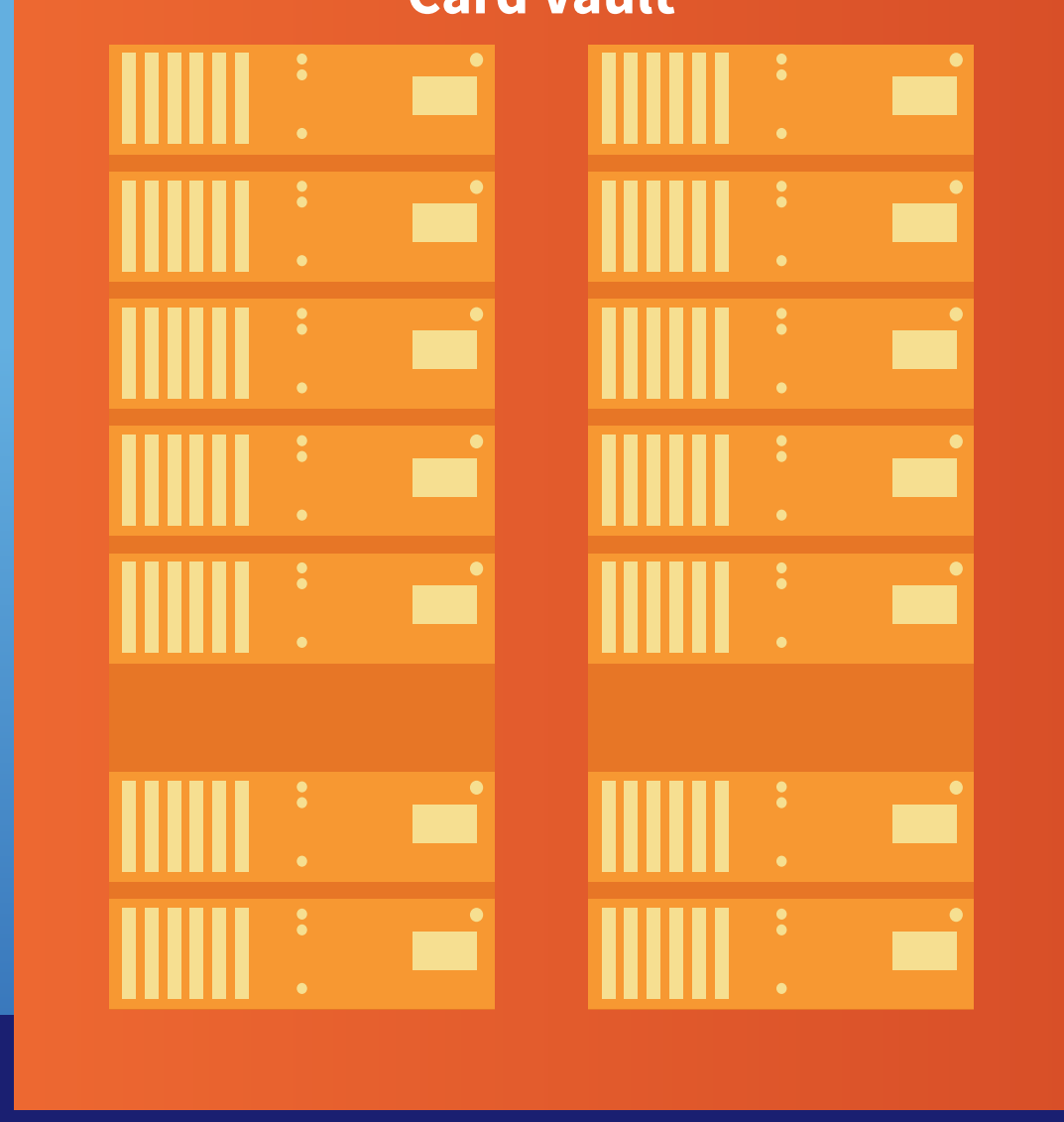


Tokenization is evolving.

Not only is it protecting payment card data, it is enabling new payment experiences, driving omni-channel programs and supporting IoT commerce. To help your business thrive in today's digital economy, CyberSource has re-designed tokenization. To understand the future forward payment security solution, let's take a look back at the evolution of tokens.

Tokens Begin

Tokens are introduced to help merchants securely store card data and reduce PCI scope.



Frequent Mobile Payments

Consumers begin to make more payments via mobile devices. Frictionless checkout through tokenization is now a must.



Simplified Checkout Process

Merchants realize in addition to storing credit card data, tokens can also make the checkout process easier for customers by eliminating the need for long forms.



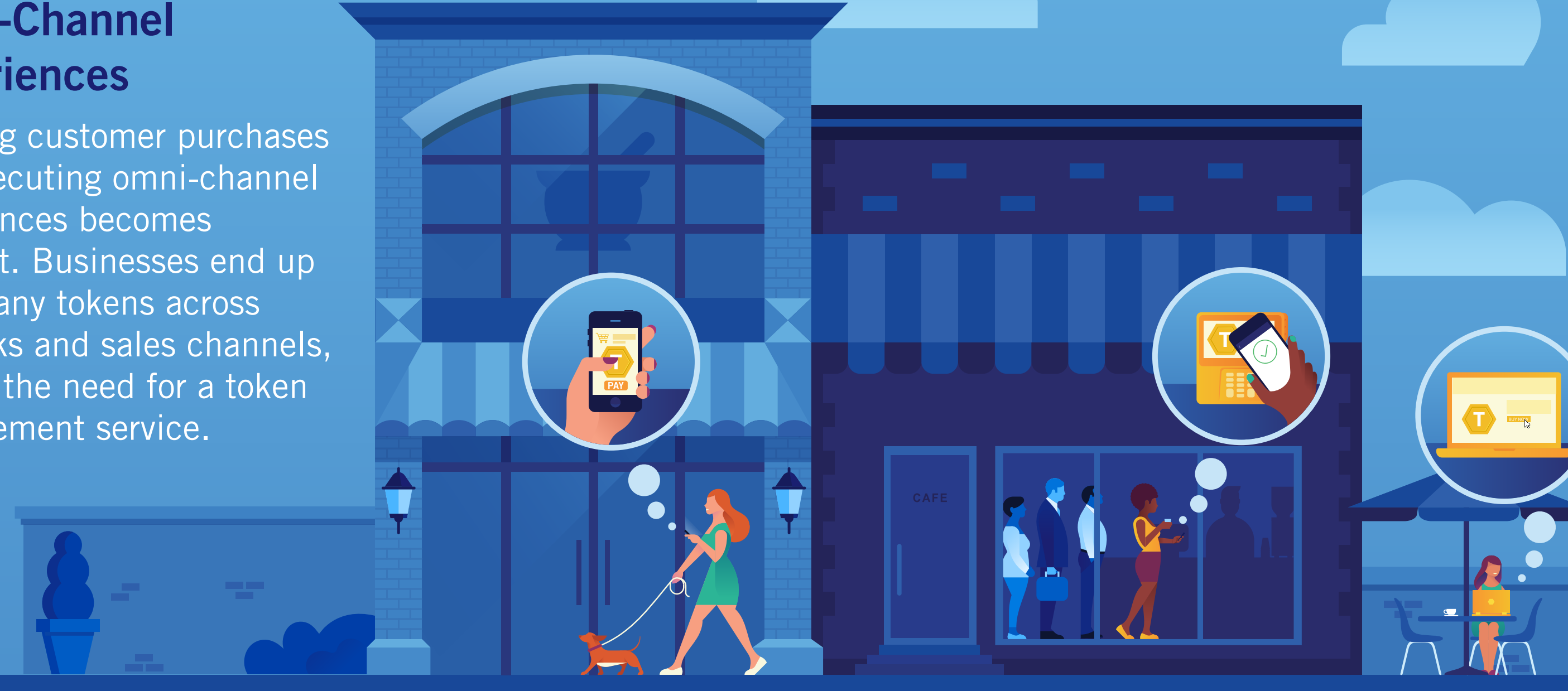
Token Standards Required

Token standards are announced by EMV Co. and are an industry-wide initiative backed by the major card networks. Apple and other digital payment providers leverage these network token standards to secure Apple Pay, Android Pay, etc.



Omni-Channel Experiences

Tracking customer purchases and executing omni-channel experiences becomes difficult. Businesses end up with many tokens across networks and sales channels, driving the need for a token management service.



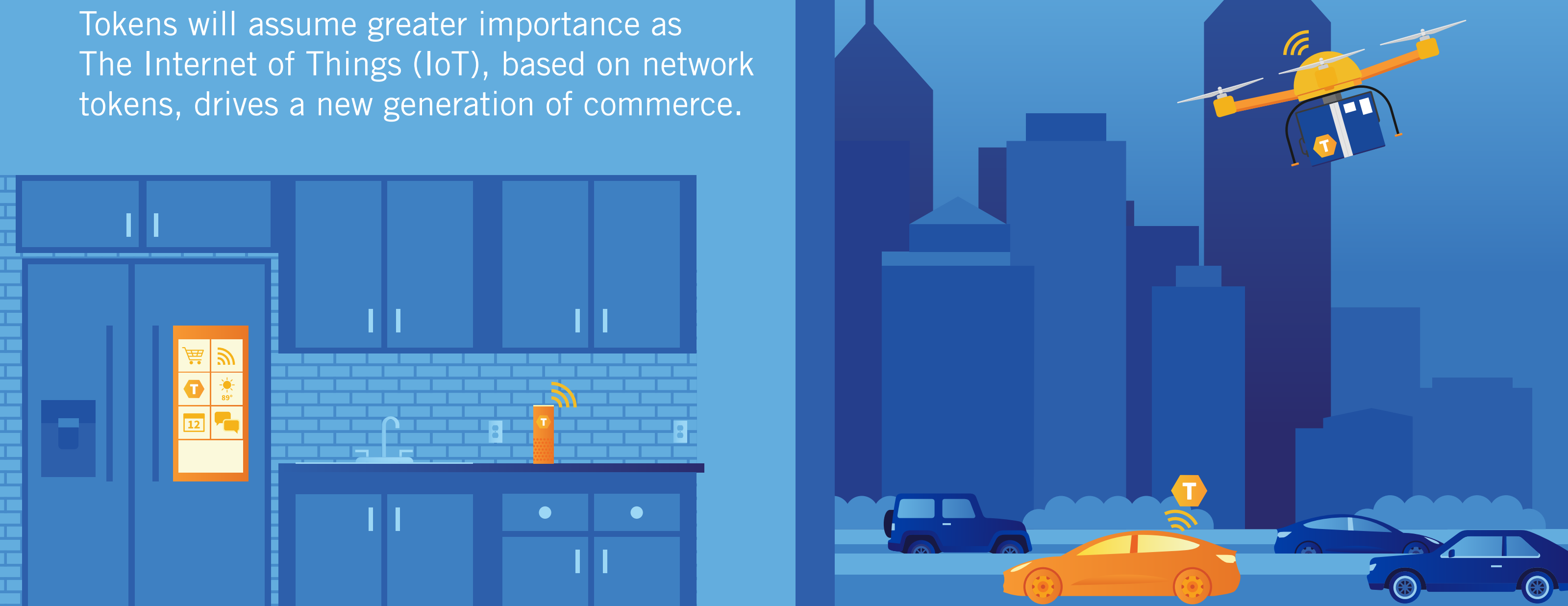
TMS Launches

CyberSource introduces Token Management Service to help merchants manage tokens, secure payments and more.



IoT Future

Tokens will assume greater importance as The Internet of Things (IoT), based on network tokens, drives a new generation of commerce.



CyberSource's, Token Management Service is your payment security solution for the ever-changing landscape of payment commerce. With 1,461,827,430 or approximately 1.4 billion tokens and growing, we offer simplified, unified and secure tokenization for the connected digital world

Contact CyberSource today to learn more and start your omni-everything journey.