

CyberSource Token Management Service



Unified token management can play a pivotal role in launching new mobile and digital experiences, securing payment data, and better managing the customer lifecycle to accelerate business growth.

Consumer shopping preferences are shifting from brick-and-mortar stores to mobile and digital commerce. To engage customers, merchants must create seamless experiences across mobile, digital, in-store, and call center channels.

Tokens are becoming a popular way to support new experiences and secure payment data. At the same time, token management and implementation can be a complex undertaking. CyberSource Token Management Service (TMS) integrated with network tokens reduces the complexities so merchants can satisfy consumer expectations and drive growth in digital commerce.

A **simplified, secure** digital payment experience is now integrated with **network tokens**.

Reduce IT complexity by standardizing token management

TMS simplifies how tokens connect and operate by working with network, acquirer, and non-card token types. As a result, TMS improves IT efficiency by streamlining the back-end processing of tokens across token types. There is no need to store credit card numbers (16-digit numeric), eCheck numbers (9-digit routing and 10-digit account), or network tokens (16-digit).

TMS is integrated with Visa's network tokens (Visa Token Service) and is on the path to being integrated with network tokens from Mastercard and other EMVCo brands.

Increase customer engagement and launch new experiences

Improved loyalty management

TMS provides an effective way to power customer analytics, avoiding the need for complex, custom, and costly integrations with customer databases. TMS can be used to drive loyalty programs by linking a customer identifier to a payment card or account. Additionally, custom identifiers in the token field—such as a customer identification number from a driver's license, rewards account, and payment instrument—can be used to deepen engagement.

360-degree view of buying behavior

The common identifier with TMS enables the ability to track customer purchases across channels, providing a 360-degree view of buying behavior that can deliver new insights. As a result, merchants can manage customer interactions through one token across online (web, mobile) and offline (in-store, call center) channels.

Seamless shopping programs

TMS is designed to work across eCommerce, mCommerce, point-of-sale (POS), and call center channels. When a customer buys online with a payment card, the merchant can use that same card to authenticate the customer at the store for merchandise pickup. The merchant can also enable the customer to make subsequent purchases without providing payment details.

Key benefits

- Reduce IT complexity by standardizing token management
- Increase customer engagement and launch new experiences
- Protect revenue and improve conversion rates
- Safeguard merchant reputation by vaulting payment card data in secure Visa data centers

Vault payment card data in secure Visa data centers

TMS helps safeguard sensitive payment card data and reduce the scope of Payment Card Industry Data Security Standard (PCI DSS) compliance. CyberSource is an accredited PCI DSS Level 1 service provider that runs TMS as an off-premises cloud solution and adheres to PCI Tokenization Product Security Guidelines. With TMS, valuable customer payment card data is stored in secure Visa data centers.

Protect revenue and improve conversion rates

TMS integrated with Visa network tokens enables card-on-file updates by ensuring that primary account number (PAN) data is transferred to tokens. When an issuer updates a payment card, the token recognizes that update—helping to protect revenue and retain customers by keeping customer payment data current.

In addition, tokens help improve authorizations and reduce declines from invalid, stolen, and expired cards as well as CVV2 failures. TMS also enables implementation of card art at checkout. Showing card art at checkout helps ensure shoppers can view and select the right payment card, which leads to increased purchase conversion rates.

Learn more about CyberSource Token Management Service at www.cybersource.com/products/payment_security/payment_tokenization

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