

# Get more out of tokenisation with network tokens

Increase authorisations, reduce fraud, and keep customer data up to date with the latest tokenisation technology.



## The next step in your token journey

Tokens help protect transactions by replacing customers' data with a digital identifier while the real data is stored securely. But PCI or gateway tokens only secure a single PAN for part of a transaction.

A major step forward in tokenisation technology has been the arrival of network tokens, which are created by payment networks and provide enhanced security by replacing customer data for the entire buying cycle. They can also help you create personalised shopping experiences, boost authorisations, and reduce fraud.

	Merchant	Payment gateway	Acquirer	Payment network	Issuer
Transaction using PCI or gateway tokens	Gatewa	y token		PAN	_
Transaction using network tokens	_	Network tok		PAN	

### Here are just some of the benefits of enabling network tokens:

**↓50**%

Reduce fraud by an average of 50%1 by recognising legitimate customers.



Offer personalised experiences with deeper insight into shopping behaviour.

**16%** 

Boost authorisations by an average of 6%<sup>2</sup> by accepting more legitimate transactions.



Keep tokenised data up to date automatically with lifecycle management.



Offer frictionless checkout experiences, including one-click and biometric.

#### Easily enable network tokens

Evolving your token strategy can involve significant time, money, and resources. We can make it easier with Token Management Service, a quick, easy way to enable network tokens through a single integration into the major card networks<sup>3</sup> so you can start reaping the benefits.

#### Let's talk tokens

Our experts can help you enable network tokens faster with Token Management Service.

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- PAN-based versus Visa token CNP transactions as of O3 2024.
- VisaNet Data: Visa Token Card-Not-Present transactions approval rate as of Mar 2024 in Europe
  Visa, Mastercard, and American Express.