



# Tokenization

Sensitive Data Secured

## Increase payment security

Tokenization is the replacement of a primary account number (PAN) with a pseudo number or "token", utilized in a digital/mobile wallet payment transaction. Tokenization was introduced to provide additional fraud defense by allowing the token to be stored and used in the public domain of the merchant environment in place of a PAN.

Tokenization is the foundation for secure, digital payments and is the first step to enabling a mobile wallet. It's a central tool to start on your digital journey.

**Tokenization services enable mobile wallets and digital payments via smartphones, tablets and wearables, while protecting your client's sensitive information.**

- **66%** of US consumers believed that smartphones would replace credit and debit cards as the main payment method.
- By 2021, a projected **56%** of Apple, Samsung and Google's 500 million combined user base will be tokenized
- Internet retail payments are expected to reach **\$319 billion** by 2020

## Value to the Client



Bank remains competitive and relevant into the future by remaining "Top of Wallet"



Provides fraud protection by replacing accounts with tokens to mitigate breach liability

## Value Added Services

### Card Art

Smartphones, tablet and digital payment established as the issuer footprint **Token Call Center**

- Authenticating consumers to payment account
- Activating Tokens for Consumers
- Suspending, Terminating, Declining token requests when fraud is suspected

### Step Up Authentication With One Time Passcode

Secures the provisioning of accounts into the smartphone

### Automated Consumer Notification

Provides the account holder a notification via email and/or a postcard when a card is added to their mobile device

### Report Bundle of Token Provisioning Activity

- Daily lists of accounts provisioned by e-mail or post card
- Promotes audit tracking and more

## Get Started Today

Tokenization is becoming a high value inclusion in the issuer's suite of payment methods. The market preference among the younger generation of consumers is steadily rising in mobile payments through smartphones, tablets, wearables and digital check-outs, with many others that are emerging with tokens.

To remain relevant and competitive, it's important that you find a trusted partner who understands your needs and can help you differentiate yourself from the rest.

For more information on FIS' Tokenization, please call 800.822.6758 or email [getinfo@fisglobal.com](mailto:getinfo@fisglobal.com).

