

Fact Sheet

# Token Gateway Service



## Simplifying eCommerce Tokenization for Merchants, Acquirers and Payment Service Providers

A single token interface helping participating digital wallets and eCommerce merchants to reduce false declines and increase overall revenues by boosting transaction approval rates and customer conversion levels. Token Gateway Service (TGS) also provides a fast-track connection to multiple payment scheme-certified services that helps realize significant operational efficiencies, through simplified compliance and reduced PCI DSS scope.

### Potential benefits

#### Fast-track to tokenization

Reduce your time to market with a single, tailorable, easy-to-implement and scheme-certified tokenization interface.

#### Reduce costs

Limit initial development and integration costs, while realizing long-term efficiencies in testing, certification, and TSP onboarding.

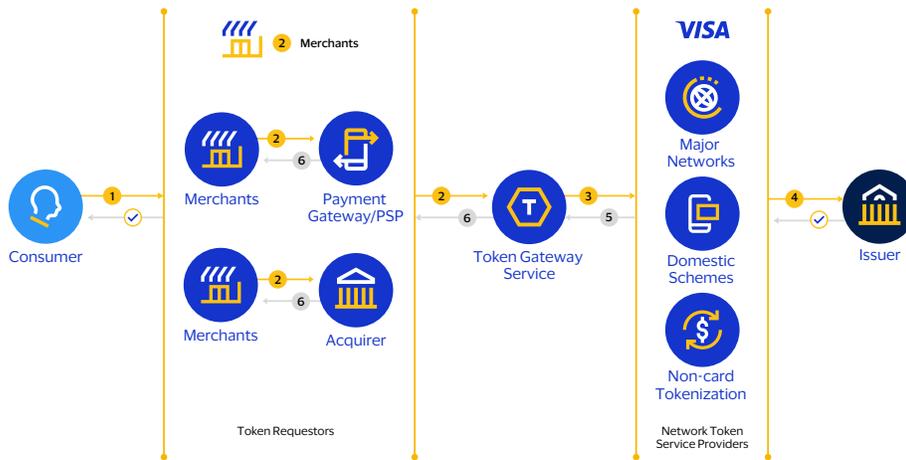
#### Connect to multiple networks

Streamline token requests across payment networks with uniform APIs that enable real-time & batch requests.

#### Enable innovation

Help merchants deliver new consumer experiences, with flexible transaction routing across channels like eCommerce and mobile.

# How it works



1. The consumer enters their card details using a secure channel
2. The token requestor (a participating merchant directly or via a payment gateway, payment service provider or acquirer) connects to TGS via a single API. To generate a token TGS securely receives the card number from the token requestor, which can be facilitated using an iFrame
3. TGS routes the card number to the appropriate network token service provider to request a network token
4. The EMV tokenization service validates the card number with the card issuer and, if approved, the token is issued
5. The EMV tokenization service returns a network token to TGS
6. Finally, TGS returns the token to the token requestor to hold on file and use to initiate transactions or request transaction cryptograms as needed

## Features

### Secure token vault

Enhance data privacy and security with a secure, PCI DSS-compliant token vault and support EMV® 3DS transaction security.

### Customer service portal

Simplify management of tokens and access token data via a unified dashboard across all tokenization services.

### Powerful programming

Easily execute your business rules per domain and for specific events at checkout.

### Lifecycle management

Delete, suspend or resume tokens based on their lifecycle stage, with the ability to automate replenishment of limited use keys.

### PCI DSS protection

Offer proprietary tokenization support when network tokenization is not available.

### TSP notifications

Stay updated with acceptance notifications from TSPs.

## Learn more

For more information, contact your Visa Account Executive or [click here to fill out our online enquiry form](#)