



worldpay
from FIS

TOKEN MANAGEMENT SERVICE

Solve interoperability challenges with access to tokens

Tokenization is the process of replacing sensitive data, such as cardholder data, with surrogates of lower value and offers several benefits for organizations that want to reduce the risk of stored data theft. With tokenization, cardholder data is removed from your environment and is instead stored securely at the token service provider's environment.

Since the non-sensitive tokens can be routed through your systems as a representation of the card number, your risk of data theft is significantly reduced. This in turn reduces your annual PCI DSS compliance expenditure.

Benefits and challenges

The most significant benefit of tokenization is that once a token is provisioned, it can be utilized for a defined set of core capabilities such as payment processing or data analytics.

The market demand for tokenization has grown with the rise in digital commerce requiring organizations to store sensitive data. A large number of proprietary tokenization solution providers have emerged, creating complexity and fragmentation while diluting the usefulness of tokens across multiple systems.

So many competing tokenization solutions generating complex layers of data make data management, analysis, and reconciliation difficult. Organizations face the challenge of identifying their customers as they shop in store, in apps and online, but while these challenges are innate to a complex payments ecosystem, they can be overcome.



A new approach to tokenization

Worldpay from FIS™ provides a new approach to tokenization that allows you to request, manage and harmonize your various token solutions through a single-in integration point.

Token Management Service (TMS) is a superset of business capabilities through a singular platform that is uniquely designed to meet your data security needs. TMS removes complexity and bridges the technical barriers associated with your digital commerce and data security strategy.

TMS helps eliminate layers of data and tokens from multiple systems by absorbing and unifying data through a consistent framework. You can gain access to providers, acceptance channels and regions. Connected tokens provide a better understanding of your customers through improved and unified data analytics via a single customer view.

With a more streamlined customer experience wherever payments are accepted, you can more easily scale for geographic growth and more effectively design your digital commerce strategy.



TMS' agnostic tokenization management service provides an easy way to connect data across your entire business to achieve a singular view of your customer.

Exchange tokens to achieve interoperability

The options for consumers to shop, check out and pay continue to expand, resulting in multiple payment-related tokens across a business' operations. TMS provides interoperability with various token solutions in the market, absorbing token formats which can be exchanged for other token formats for payment processing data analytics and reconciliation, and back-office operations such as a CRM.

Improve the customer experience

TMS seamlessly connects various tokenization deployments into a singular customer view from across a business' enterprise and acquiring relationships.

No acquiring? No problem

An organization does not have to process payments with Worldpay to take advantage of TMS. Token Management Service (TMS) is available as a stand-alone solution so businesses can use the service without an acquiring relationship.

Token management service ensures broader payment acceptance and global reach across the payment ecosystem. Businesses can achieve token interoperability across region, platform and processing channel while preserving their existing payment processing integrations. Merchants using Token management service receive the same security benefits as those processing with Worldpay, including reduced risk and PCI compliance costs.

Connected tokens and unified data analytics give businesses a better understanding of their customers so they can offer a more streamlined payment experience.

Connect multiple layers of data

Advanced tokenization solutions from Worldpay offer an efficient and secure way to manage tokenized data across your entire business. To find out how Token management service can benefit your business, contact your Worldpay from FIS relationship manager.

With a single-in integration, Token management service drives uninterrupted commerce while allowing businesses to scale for geographic growth with their own digital commerce strategy.

