

worldpay

Tokenisation

Increased data security,
faster payment processing



GATEWAY

Why choose Worldpay Gateway?

1

Single integration allowing access to full suite of functionality

2

Robust, global, high-capacity solution

3

Customer-led innovation and insight



Tokenisation

Worldpay's Tokenisation service replaces sensitive card details with a token that reduces the requirement on your systems to handle card details.

Tokenisation provides a solution that helps lower your security burden, cut PCI-DSS compliance costs and makes it easier for consumers to pay you.

With most of our services, tokens can be used in place of cards across channels and devices, with future changes designed to deliver more cost savings and encourage repeat business.





The following steps show how Worldpay enables its Tokenisation service:

- 1 The shopper makes a purchase and the merchant submits a payment request to Worldpay to tokenise their card details.
- 2 Worldpay processes and validates payment details.
- 3 Validated card details are sent to Worldpay's token store.
- 4 A unique token is generated that identifies the shopper and their card.
- 5 Worldpay informs merchant of authorised payment and sends a token to use the next time the shopper makes a purchase with the same card.

What is Tokenisation?

Put simply, Tokenisation replaces a piece of sensitive information, such as a card number, with a non-sensitive 'token' that can be used in its place.

By using this method, it is possible to make repeat purchases without having to store the card data. It also means that the shopper no longer has to enter their details each time they visit your website, so they can pay faster and more conveniently. Once a token is generated, it can be used in any place where a card number can be used; for example, authorisation, risk checks and 3D Secure.



Key benefits



One-stop shop for payments

You can use tokens in place of cards with most of our services.



Scale and reliability

Tokens can be used across channels and devices, with tokenisation access to all other products via one connection.



A worldwide service

Tokenisation has no geographical restrictions – you can use it worldwide.



Working closely with customers

Customers can provide input into the development of future phases to deliver further cost savings and encourage repeat business.



Contact Worldpay

Please visit worldpay.com/global/products/gateway-services for more information.

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