TOKENISATION
SECURE CREDIT CARD PAYMENT

Tokenisation is a strong tool for merchants to save debit or credit card data of their customers:

- More security for merchants
- Suitable for POS and E-Commerce
- Less responsibility for merchants
- One security system instead of two or more
- Easy PCI Compliance for merchants

Making credit card payments as safe as possible online or offline is the objective of credit card data tokenisation. The core of this secure solution is data encryption followed by using just the tokenised data. With this features tokenisation allows merchants to work much safer, more flexible and cost-efficient.

The payment process with credit or debit cards is constantly targeted by criminals. The transfer as well as the storage of credit card data is critically endangered by fraud. With tokenisation this risks can be avoided and nearly completely minimised. It also helps merchants and software providers comply with PCI DSS and PA-DSS (PABP) requirements, reduce barriers and scope of PCI compliance, and lower the total cost of ownership for payment processing.

The strong security-proofing process of tokenisation works as follows:
The customer enters his 16-digit account number onto a website where needed. From this website the data get transferred to an external server, the tokenisation server. On this server the data get encrypted. The encrypted data are instances of the original data, called tokens. The tokens are proxy numbers which replace the account numbers. The tokens get transferred to the site where they were sent from and replace the original account number. After this step the website deals with the tokens, without exception.

The merchant doesn´t have to care about security risks because the external server – a third party in the payment process has the original data saved in its database. The link between the token and the original data gets stored just on the token server.

Under the bottom line tokenisation is a strong element in the anti-fraud and PCI compliance toolbox.

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