

# Network tokenisation

Drive innovation with the next generation of secure and friction free payments

Improve transaction success rates, reduce fraud and create a more seamless payment experience across the entire customer lifecycle with our network tokenisation solution.



# Network tokenisation for more secure, seamless payments

Tokenisation replaces sensitive card details with a secure, encrypted token when authorising a payment which enhances security and improves transaction success rates by minimising friction in the payment process.

Network tokens are generated by a payment network such as Visa or Mastercard, and represent a customer's credentials for the entire buying cycle. This ensures expired or updated card data is automatically refreshed across payment types and channels, minimising transaction declines and maximising revenue from returning customers.

## Built for cross-channel digital experiences

Today's consumers expect personalised, frictionless payment experiences. Network tokens enable businesses to recognise their customers across channels, facilitating seamless payments for recurring transactions across all platforms, even if the customers' card details have changed.

## Top-tier security and compliance

Reduce PCI DSS scope and cost, thanks to the strictest regulatory standards for encryption and data security. Adhere to mandates set for acquirers and merchant gateways to advance ecommerce security.

## Easy setup. Faster payment realisation

Token management service makes customer lifecycle management easy. Setup is fast and credentials are automatically refreshed, freeing you up to focus on maximising revenue from returning customers.

## Key benefits of network tokenisation from Access PaySuite



**Increase revenue** thanks to an average 4.6%<sup>1</sup> uplift in transaction authorisation and increased success rates compared to PANs (Personal Account Numbers)



**Reduce fraud** by an average of 28%<sup>2</sup> without adding any additional friction to the payment journey



**Avoid lost sales** from repeat purchases with lifecycle management to automatically update payment credentials across channels



**Create better customer experiences**, offering innovative, future-proof payment options and seamless shopping across payment channels, types & devices

**Get started today**

Contact us to learn how network tokenisation can help you increase conversion, drive more revenue and create better customer experiences.

<sup>1</sup> VisaNet, Jan-Mar 2022.

<sup>2</sup> VisaNet, Jan-Mar 2022.