

Fact Sheet

Token Service Provider SaaS



An end-to-end SaaS solution enabling the generation, issuance, and management of network tokenization

Evolve digital payment strategies independently by assuming the role of token service provider to manage EMV tokenization with Token Service Provider SaaS (TSPS). With enhanced flexibility and security, players can support digital payments and adopt new use cases with confidence while optimizing time-to-market and costs.

Potential benefits

Mitigate fraud

Replace sensitive consumer card credentials with unique, limited-use tokens.

Simplify transaction management

Manage transactions without making major changes to the authorization host and calculate Cryptogram Version Numbers (CVNs) on behalf of the authorization host.

Issue digital credentials

Unlock access to digital wallets by provisioning static card data and dynamic key material to devices securely and efficiently.

Maintain brand visibility

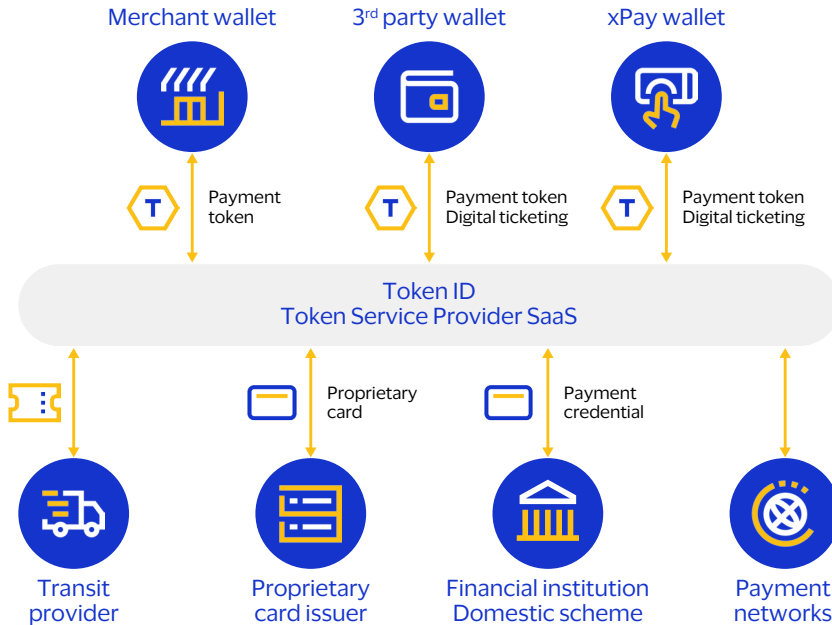
Customize card art to retain 'top of wallet' status.

Utilize industry compliant tokens

Stay compliant with EMV®, PCI DSS, and trusted service manager (TSM) standards.

How it works

The TSPS solution provides the key functions required for the generation, issuance, and maintenance of payment tokens and non-payment tokens.



* See footnote for figure 1 description

To discuss this or other TSP use cases, contact your Visa Account Executive.

- TSPS provides all the key functions required for the generation, issuance, and maintenance of payment and non-payment tokens
- It interfaces with Token Gateway Service, payment networks, and financial institutions to enable token lifecycle management for token requestor wallets
- TSPS mitigates fraud and simplifies token management for use cases, including branded and white-label payment credentials, ticketing, identity, and more.

Figure 1 description:

The diagram illustrates the ecosystem and use cases enabled by Token Service Provider. Sitting at the center of the diagram, the TSP product enables players to connect to token requestor wallets, financial institutions and payment networks to own the generation, issuance and management of payment and non-payment tokens. The use cases enabled by TSP are denoted by icons, including tokenization of payment credentials, transit tickets and identity credentials.

Features

White-label SaaS solution

Enhance private and proprietary label use cases for XPay wallets using an EMV white-label tokenization solution.

Private-label card support

Tokenize beyond traditional debit and credit cards to protect private-label cards and digital tickets.

Streamlined interface

Simplify management of several use cases, including XPay wallets, HCE and eCommerce, using an integrated issuer interface.

Cloud-based mobile payment management

Host mobile credentials in the cloud using Host Card Emulation (HCE) with Secure Element in the Cloud by Token ID (SEiTC).

Multiple self-service tools for customers

Offer a range of self-service tools to customers, including customer service and rules management portals.

Identity and non-payment use cases

Utilize the solution to protect use cases beyond payments, including identity credentials, by ensuring that only tokens are exposed or stored during a transaction.

Learn more

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