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for platforms

TOKENIZATION

Take control of your payments security

Payment security

$120,456

$90,325

$10,793
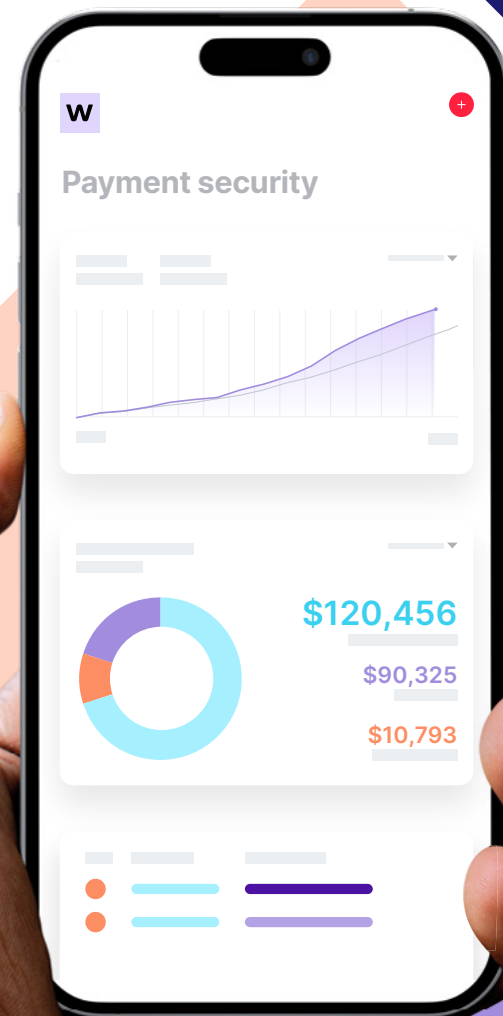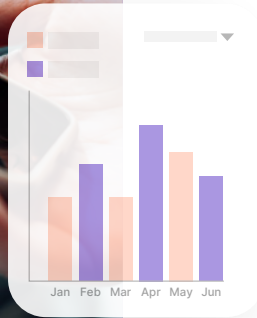
How tokenization transforms security into growth

The digital economy runs on trust. When customers hand over their payment details, they trust that you will keep them safe. Tokenization isn't just another security checkbox — it's how innovative, customer-centric platforms protect what matters most: their users.

Success

The growing payment security challenge

While digital payments are booming, so are the threats.

$10b
Fraud is getting bolder: U.S. consumers lost over $10 billion to fraud in 2023 — up 14% in just one year.

$362b
The stakes are rising: By 2028, payment fraud losses could hit $362 billion.

$123m
Card fraud is exploding: First half of 2023 saw 53,000+ fraudulent credit card reports with $123 million in losses.

TRAX

Cart   Billing details   **Confirmation**

Confirmation of order

Order number 0987654

Track order

Thank you for your order

What is tokenization?

**Tokenization replaces sensitive payment information with secure digital identifiers.**

These tokens allow transactions to process normally while keeping actual card data protected and out of reach. For your customers, the experience remains seamless, but behind the scenes, their valuable financial information stays secure even if systems are compromised.

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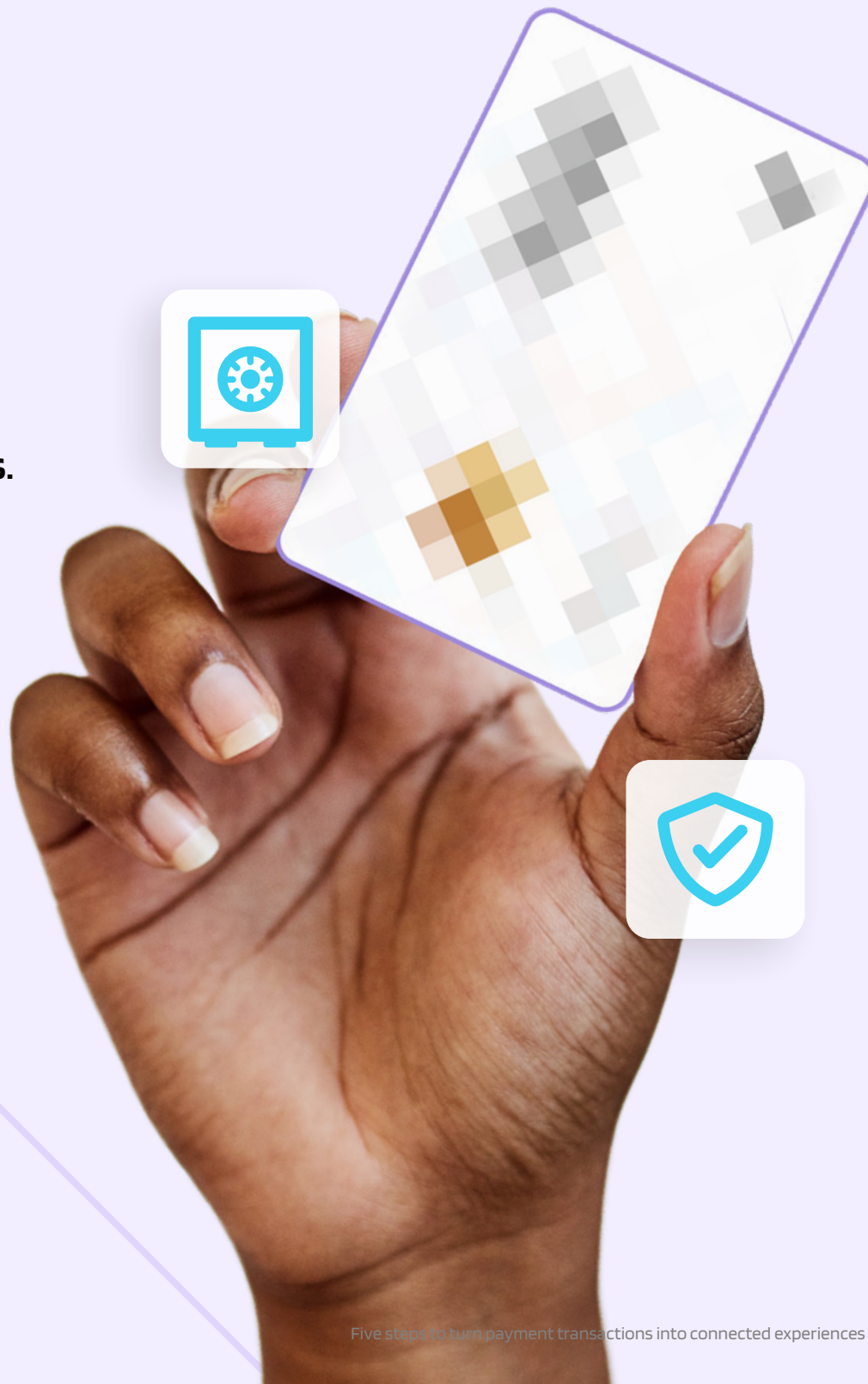
Key benefits of tokenization

Tokenization offers numerous advantages for software platforms and their customers:
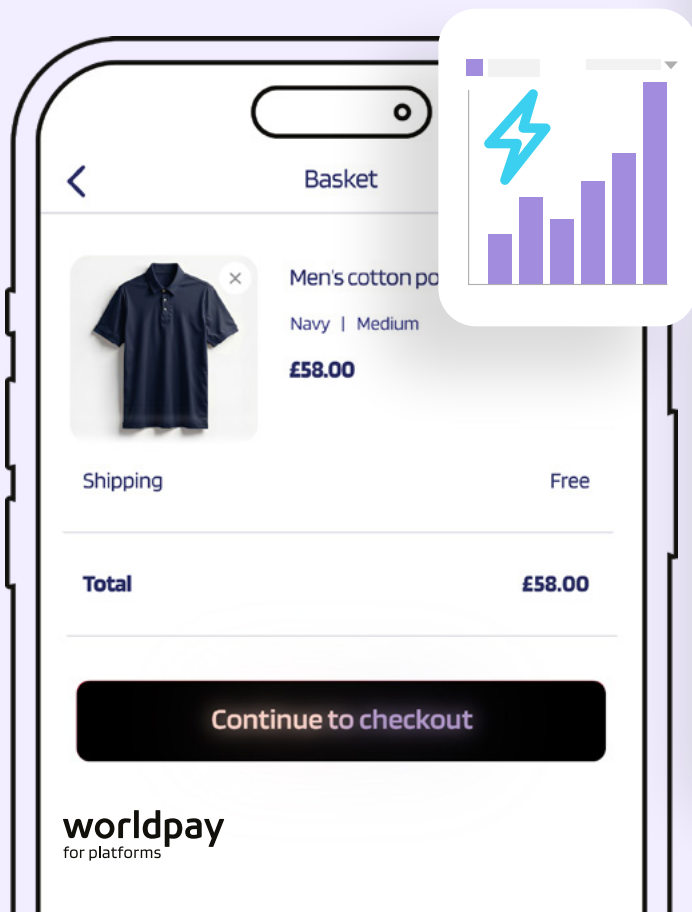
PCI compliance

Tokenization simplifies PCI compliance when handling card-not-present (CNP) transactions. By reducing the compliance scope for your customers, it allows them to focus on performance rather than managing security protocols and compliance requirements.

Enhanced security

Tokens function as secure access credentials without revealing sensitive information. If intercepted by fraudsters, tokens are useless, protecting payment information from unauthorized access.

Improved customer trust

Tokens reassure cardholders that their payment information is secure, reducing false declines and providing a more seamless purchasing experience. This increases the likelihood of customer retention.

Operational efficiency

Tokenization ensures recurring payments operate smoothly, eliminating disruptions and maintaining business continuity.

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Cross-channel tokenization

This approach lets your customers use the same secure payment method everywhere

Seamless experiences

The same tokenized payment works perfectly, both in-store and online.

Simplified compliance

Simplified compliance: Less PCI scope means fewer security hurdles.

Fraud protection

Better security means fewer unexpected incidents.

Real-world win

A retail customer saves their card in-store and uses that same tokenized payment for online purchases later—experiencing consistent service that builds loyalty.

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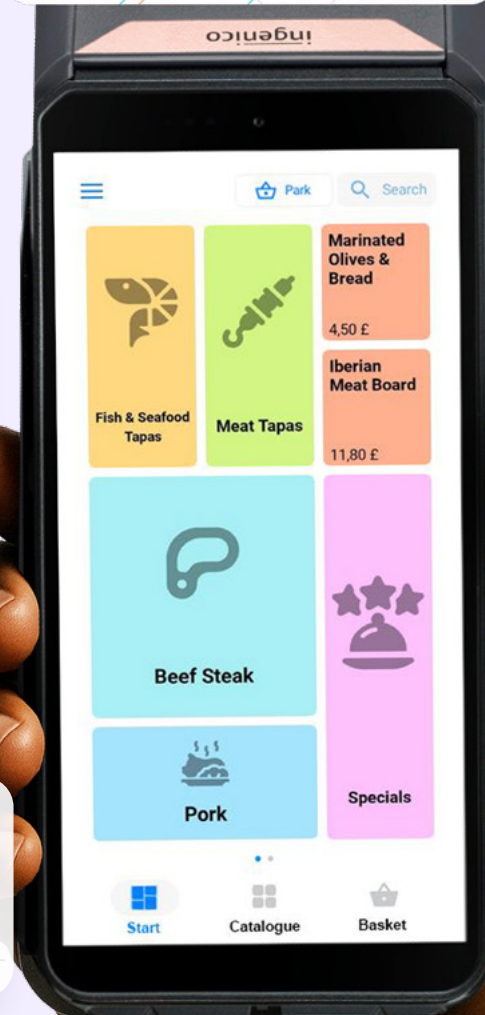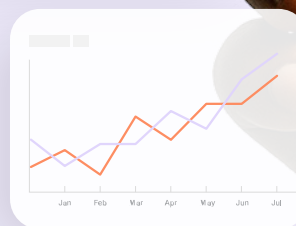
Network tokenization

**This optimizes how you handle
card network tokens, delivering:**

> "We've seen many software partners find
> success with a multi-prong tokenization
> strategy. Consider combining cross-
> channel and network tokenization to
> ensure seamless, secure, and efficient
> transactions every time."
>
> **Senior Product Manager**
> Worldpay for Platforms

Higher approval rates

Tokens increase the probability
of transaction approvals.

Lower processing costs

Better interchange rates mean
healthier margins.

Real-world win

Software platforms using network tokenization see fewer false declines
and more revenue, turning security into a competitive advantage.

Pro tip

Combine both strategies for
maximum impact.

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Building trust through
better security

Tokenization helps you establish strong relationships with your customers by:

Reducing false declines

Delivering smooth, frustration-free purchasing experiences.

Enhancing security

Providing cardholders with peace of mind, encouraging continued engagement.

$14.22

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VALID THRU 12/28

JOHN L SMITH

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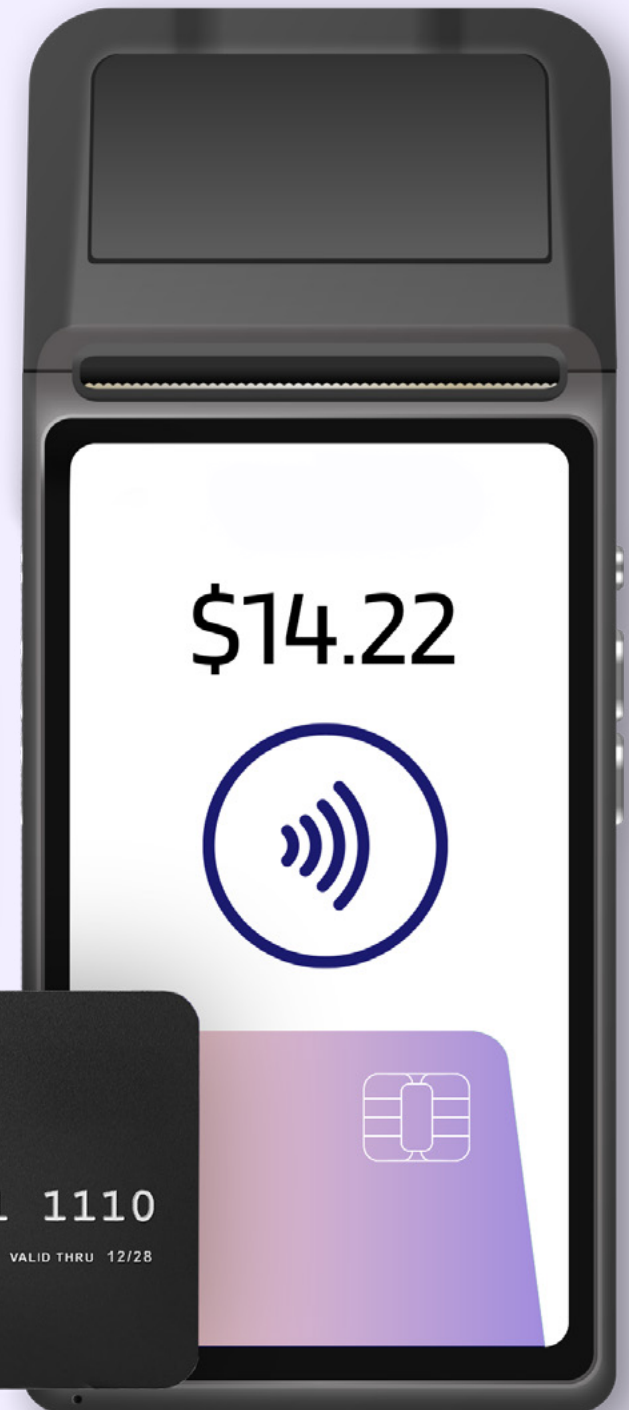
Make payments your source of strength, not vulnerability

Ready to turn payment security into your competitive edge? Book a demo with us and discover tokenization solutions that deliver both optimal security and efficiency for your business.