



A short guide to tokenisation

Visa is constantly working to develop new security-led products and features. That's why we have developed a global tokenisation platform to reduce the impact of fraud.

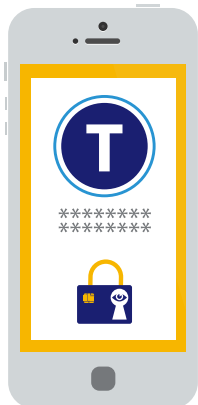
Here's how it works:

When you make a payment online the Visa network protects your data to keep it safe



Tokenisation adds another layer of protection to your online transactions

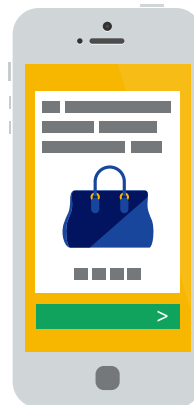
Tokenisation creates a set of numbers that is used to **substitute** your card information



These numbers create a secure payment token which is then used to make a transaction



So when you make a purchase your card details are **NOT** exposed



Tokens are secure because they are:

Device specific
A unique token is created for every device from a single account.

Retailer specific
Tokens can be created for specific retailers.

Use specific
For example, a token created for contactless use cannot be used online.

Tokenisation is at the heart of mobile payment systems.

If your mobile or other device is lost or stolen then your details are still kept safe...



... and you can cancel the token without cancelling your card.

Visa is always on — ensuring every one of your payments is secure

