Nets Token Service
Protect your customer's sensitive data
Acceptance & Payment (AP) Card Technology supporting Bluetooth and QR

SECURE PAYMENTS

Payment network based on industry standards within transaction processing and PCI DSS and PCI CPP compliance. Reduces risk of fraud by replacing critical data (like PAN) with digital tokens.

EASY DEPLOYMENT

Token based transaction processing in place for easy integration with existing core systems, enabling fast time-to-market for mobile payment solutions.

REACH

50+ banks already on board. Scheme independent solution fully integrated with existing payment acceptance networks. Already in use for mobile contactless payments based on QR and BLE.

As consumers become increasingly 'mobile' they are demanding greater convenience and efficiency from their devices and mobile services. As a result, smartphone enabled mobile payments are fast becoming an integral component in their day-to-day life. Nordic consumers are early adopters of mobile services, and Nets predicts that by 2020, more than half of all payments will be mobile.

- Scheme agnostic solution allowing tokenisation of payment cards from domestic and international schemes.

- Eliminates the need to store and expose sensitive data in the mobile handset during the payment process – reducing the risk of fraud.

- Integrates with existing payment acceptance networks – enabling widespread adoption and fast entry to market.

- Built to support the future of digital payment solutions – as well as securing the exchange of all digital data, sensitive or not.

Nets' Token Service offers a secure and stable payment infrastructure component that can support mobile payments today, and in the future. It protects all kinds of digital data – offering your customers confidence in the fact that their sensitive data is secure.

THIS SERVICE IS BASED ON:

- Bluetooth Low Energy (BLE) and QR code acceptance.

- Industry standards within transaction processing.

- Card scheme requirements to enable card present transactions at POS.

The solution is integrated with existing payment network, which links banks and merchants together and provides full compatibility with existing contactless payment acceptance networks. This offers consumers a simple, secure and seamless mobile payment experience with extra layers of security.

In addition, the solution is built to encompass new payment providers, as well as accommodate additional value-added services – helping you to stay at the forefront of mobile innovation with a solution that is ready for the future of mobile payments.

🌀 nets

Product Features and Benefits

- Tokenisation and detokenisation of card-holders' physical plastic card data during transaction processing.

- Enables secure mobile payment solutions using widely adopted communication tech-nologies across all types of handsets

- Token validation against token status, token parameters and domain restrictions - all per-formed during authorisation and transaction processing.

Scheme independent solution offering a single entry point for simplified integration and operating support for the tokenisation of pay-ment cards. Decouples complex security and compliance allowing you to focus on your core services, and fast go-to-market with limited development.

Reduces risk of fraud as not sensitive data is exposed in either the payment network or the
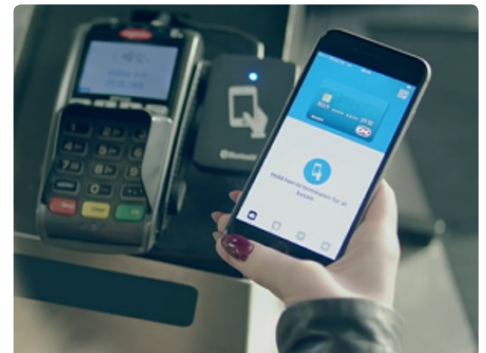
mobile device during authorisation and trans-action processing. Secured by token validation and domain restrictions.

Complete all-in-one tokenisation solution inte-grating with existing payment network based on best practices within transaction process-ing, as well as PCI DSS and PCI CPP compliance and control standards.

Technical Details

- Based on industry standards within transaction processing and card issuing. Tokenisation network ensures that data is protected by strong physical and logical se-curity measures in accordance with industry standards. Utilises credential management and secure card provisioning.

- Supports customisation of token domain restrictions by controlling the use of tokens within specific payment domains (e.g. usage scenario, merchant categories, regions)

- 24/7 availability*

RELATED PRODUCTS
• White Label Wallet
• AP Software Development Kit