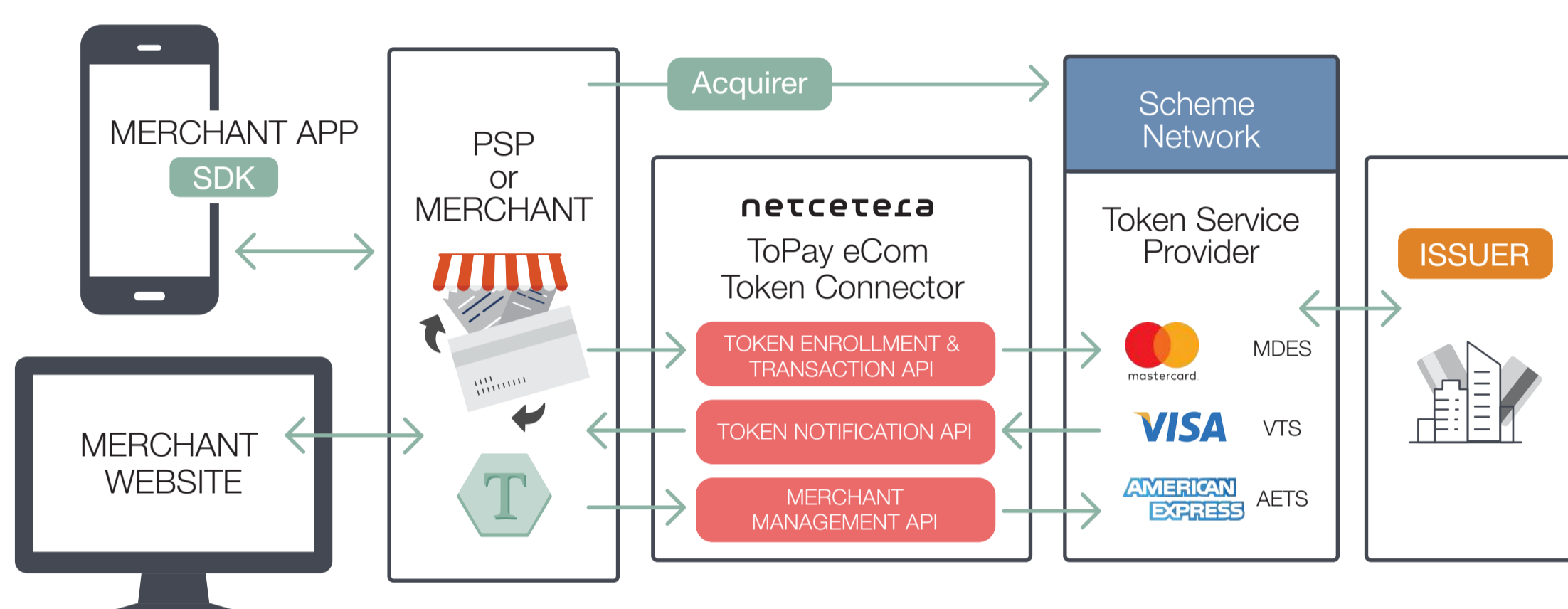




ToPay eCom Token Connector

Increase eCommerce conversion and security for card-based transactions with scheme tokenization services

Network tokenization through the schemes connects merchants with issuing banks. This results in various advantages compared to PSP proprietary tokens. Instead of storing sensitive card data like card numbers (PANs) in their Card-on-File (CoF) systems, PSPs can store scheme tokens and significantly reduce liability. Scheme tokens are processed with EMV transaction cryptograms, which increases the security of payment transactions to a level similar to the security of a card-present transaction. In addition, this increases approval rates based on risk decisions.



Netcetera's ToPay eCom Token Connector offers merchants and PSPs all the advantages of scheme tokenization with a single, API-based integration. Our platform is scheme agnostic: it provides access to the tokenization services of multiple schemes without the need for separate integrations and certifications with each platform. This speeds up time-to-market, drastically reduces complexity and maintenance efforts.

Convenience for cardholders

ToPay eCom Token Connector enables automatic token updates: after a card expires or is re-issued, the token/card payment details remain up-to-date. This means more convenience for cardholders, who no longer need to update card details manually. Additionally, consumers see their real card art during checkout. Scheme tokenization sets the foundation for a PSD2 compliant delegated authentication enabling one-click checkouts in merchant apps.

Altogether, this enhances consumer convenience and usability, reduces abandonments and increases conversion rates.

Benefits for the Merchants and PSPs

Drive increased approval rates: the use of scheme tokens results in better risk scores at issuers

Faster time to market: ToPay eCom Token Connector is scheme-agnostic and already integrated with scheme token services (MDES, VTS*, AETS*)

Easy implementation of APIs with one interface to connect to multiple schemes with unified flows

Less maintenance efforts: the ToPay eCom Token Connector is offered as a service and hosted in Netcetera's data center

Guaranteed compliance with PCI DSS standards and scheme regulations

Continuous enhancements of functionalities and automatic implementation of **mandatory updates of schemes**

Contributing to better conversion rates: token updates due to life-cycle notifications are done automatically

In a Nutshell

- Technical platform** to connect checkout systems with multiple scheme token services, **extendable** for future payment technologies
- APIs for PSPs to manage merchants:** create or delete merchant, reporting, manage Token Requestor IDs (TRIDs)
- The **complexity of tokenization is hidden** under the hood of Netcetera's ToPay eCom Token Connector
- Operated as a service** by Netcetera within its data centers **fulfilling PCI DSS** standards and on **Tier 3+ level**
- APIs for all merchant use cases:** request token enrollment, get card details and card art, transact, receive notifications and handle lifecycle events
- Highly available, scalable hosting infrastructure** with SLA-guaranteed uptime and 24/7 service and support.



*Scheme integrations are in progress