

Enabling a new era of services in digital payments

With EMV Tokenization

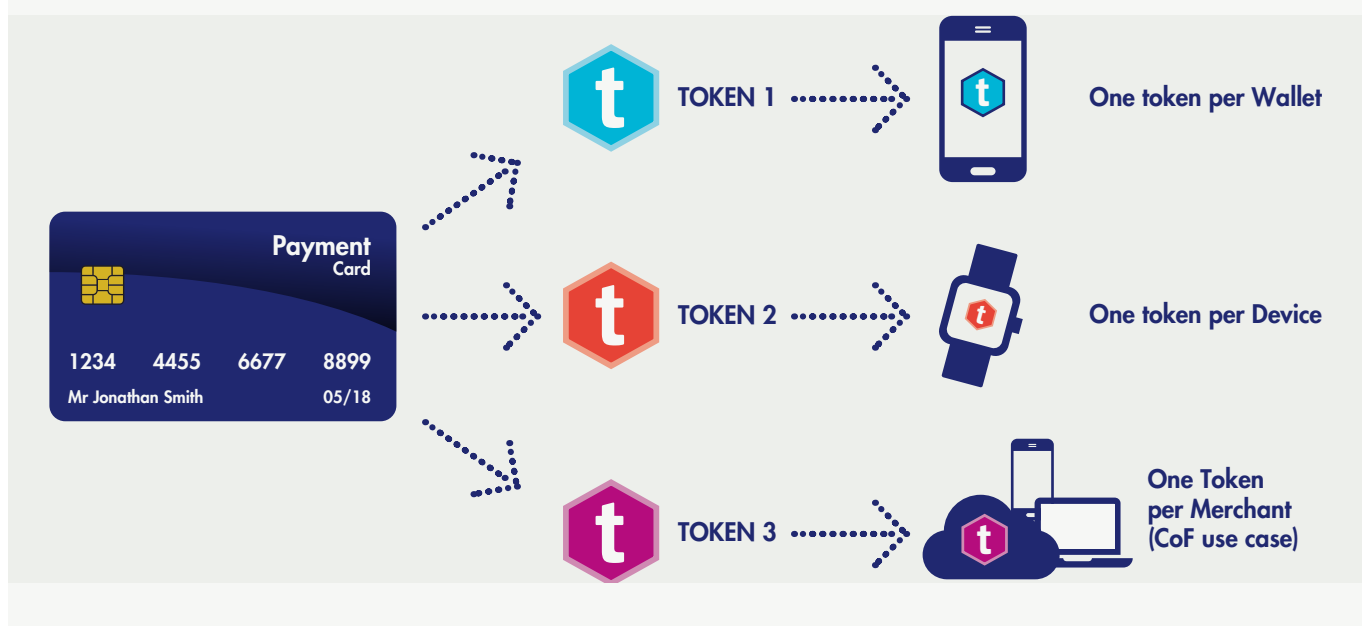


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With EMV Tokenization

EMV Tokens are digital proxy cards linked to actual physical EMV cards, currently mainly used in digital wallets but increasingly being adopted for online payment. EMV Tokens protect their associated physical card credentials from being stolen and ensure different digital cards remain independent of one another.

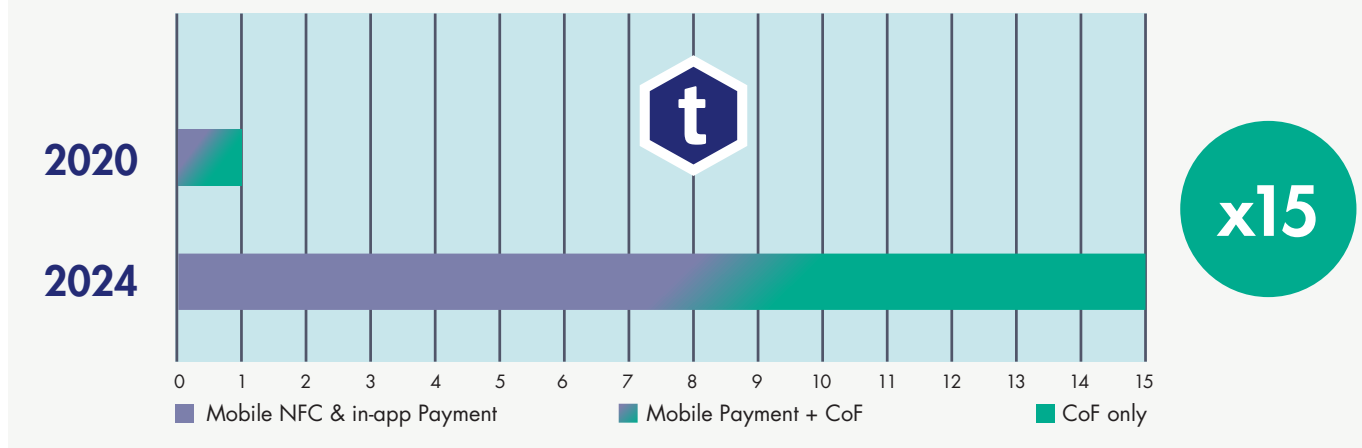
The increasing number of tokens My digital payment life



EMV Tokens are essential to the success of leading OEM wallets, in smartphones and on wearables. Use cases for tokenization are set for an exponential growth for eCommerce, where real card data stored by the merchants will be replaced by EMV Tokens.

In fact, the number of EMV Tokens issued is set to grow by a factor of 15 by 2024.

Fast adoption of EMV Tokenization usage: billions of tokens



Cards-on-file replacement by EMV Tokens for eCommerce is set to become the main driver for EMV tokenization growth, beyond that for digital wallets and leading OEMs Pay solutions for NFC proximity payments and in-app purchases.

A completely new user experience empowering our customers

All my merchants managed from one place in my bank mobile app and website

Issuers and **Processors** of Visa and MasterCard cards foresee the future of digital payments as a service eco-system whereby users are empowered to manage their devices and their eMerchants via their mobile application or a web browser. EMV Tokens ability to enable lifecycle management directly from a bank's mobile app and website heralds this new age of digital payment services.



Almost a quarter (24%) of Gen Y customers have been hit by card transactions being declined

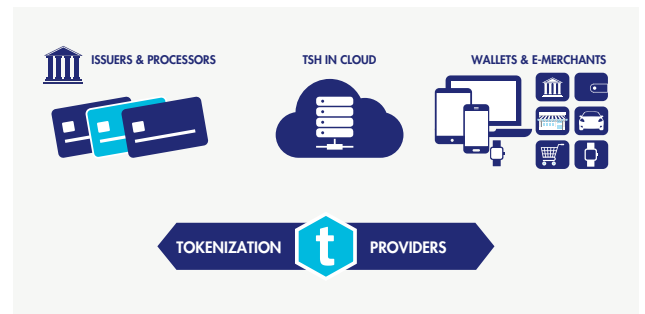
It happened at least at least once in the past 12 months, resulting in cardholder dissatisfaction and loss of sales. Transactions often get rejected for no good reason; it's simply down to risk management software evaluating that the card might be risky. Replacing cards with EMV Tokens for these transactions eliminates this issue.



No more card expiration date requiring me to re-enter my card data for my online subscription accounts



Connect once for a scalable Multi-Channel strategy



For banks which have introduced mobile payment with Apple Pay, Samsung Pay or Google Pay, expansion means more devices and eCommerce Tokenization.

Some banks may prefer to launch their own digital wallet first or add the payment functionality to their mobile app.

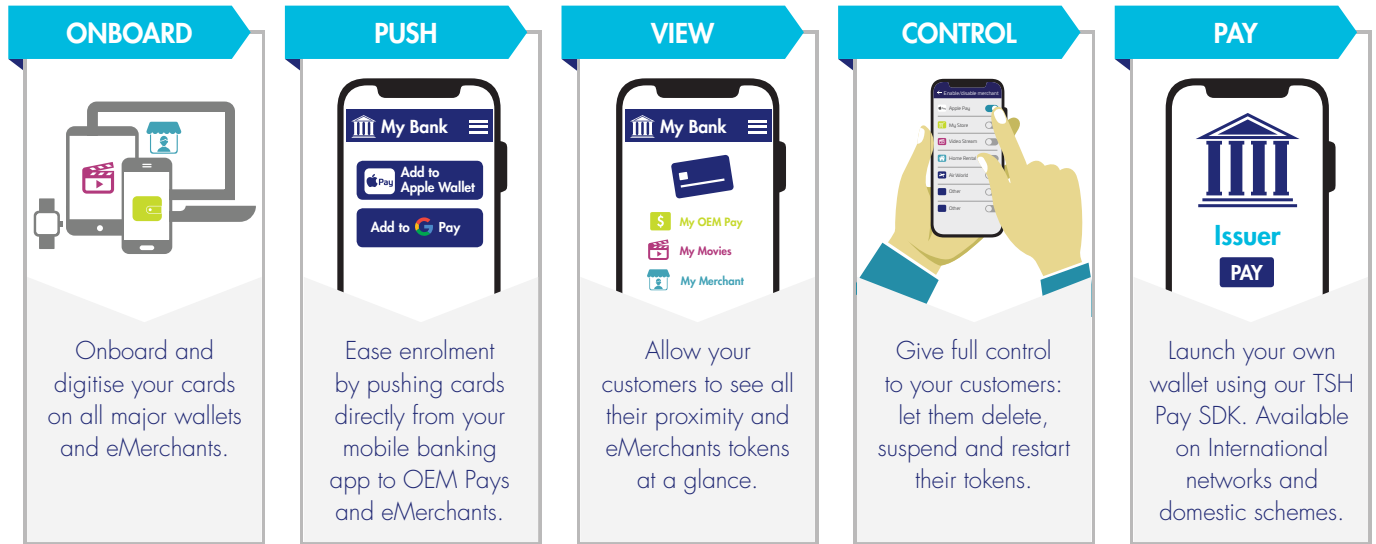
Others might decide to launch straight into eCommerce using tokenisation to replace card-on-file and then progress to digital wallets.

Whatever your strategy, integrate once with Gemalto Trusted Service Hub (TSH) to target all payment channels and tokenization systems.

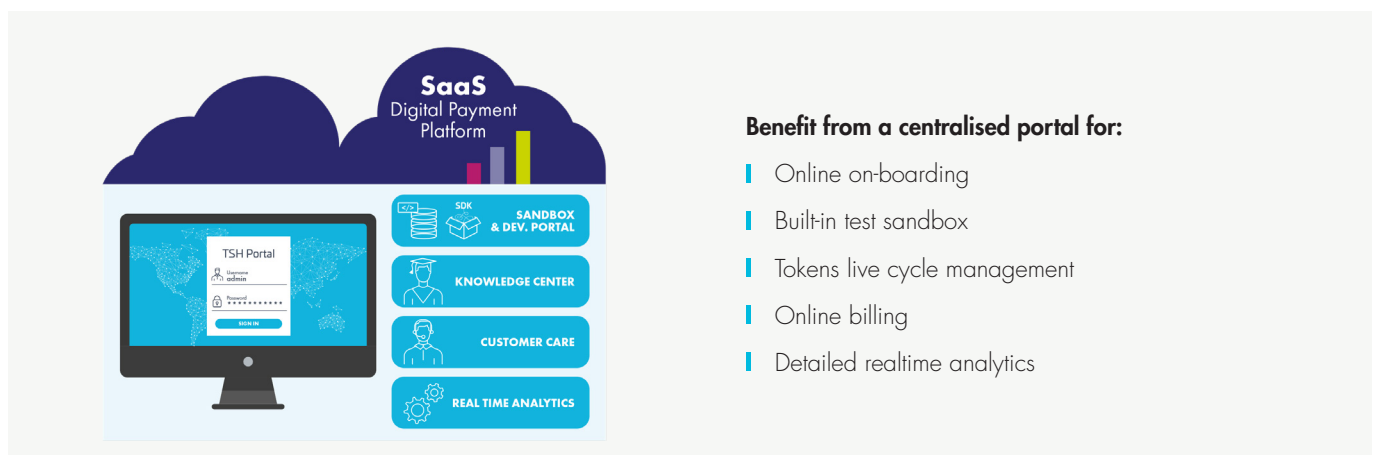
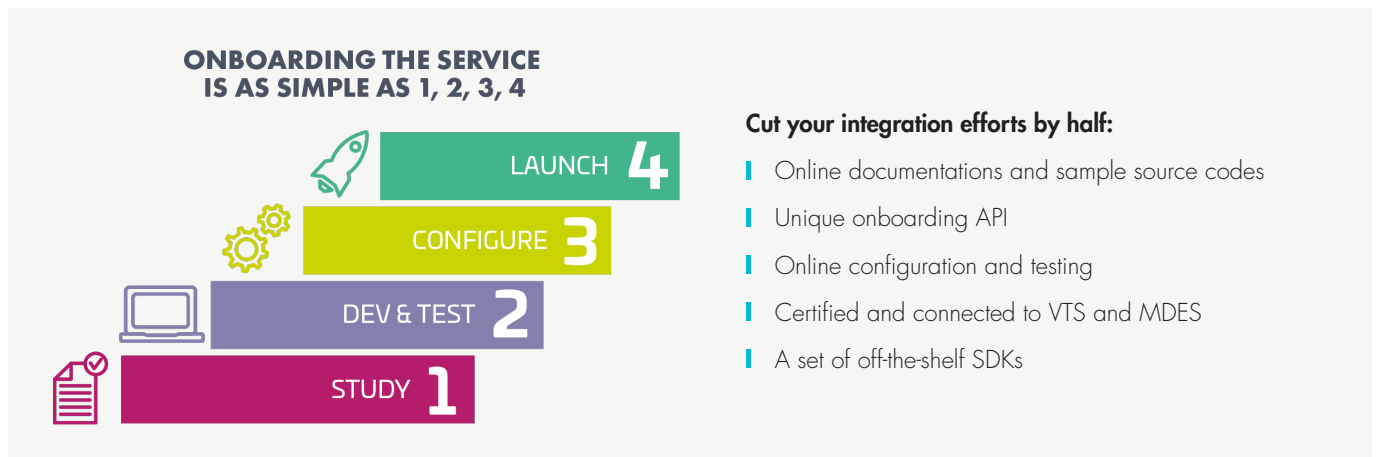
A completely new user experience empowering our customers

A cloud-based environment in which to deploy your digital payment services

Connect once to the TSH and benefit from a complete raft of services allowing you to create the best possible digital payment experience for all your users.



All the benefits of the SaaS: seamless deployment and tailored solution monitoring



Gemalto Trusted Service Hub: The new standard in digital payments

Digital payments innovation is continuing to accelerate at an incredible pace. Banks and payment processors need partners that can help them get the most out of these new technologies while meeting their needs and those of eMerchants, as detailed in this infographic.

Save Time

Already certified and connected to all major networks.

Launch Quickly

Cut your integration time by 2 and launch in just a few weeks.

Keep Control

Online portals to manage your tokens and monitor your solution.

Optimize Your Costs

No extra fee for onboarding of additional third party wallets and e-merchants.

Look Ahead

Get all ecosystem updates with a committed roadmap.

