

THE SCARY TRUTH:

5 REASONS IT'S COSTLY TO SKIP ON NETWORK TOKENIZATION

Network tokenization provides a simplified credentials-on-file experience.

Read how your merchants might be losing out by not adopting this new technology.

1

LOWER APPROVAL
RATES COST YOU
REVENUE



gateway

2.1%

average authorization lift in
using network tokens over
PAN for card-not-present
transactions.



Without Network Tokenization card authorizations may take longer and can false decline especially during cross-border commerce.

Network Tokenization enables transactions can be to be approved faster, especially for cross-border transactions where banks country specific banks recognize the card network technology.

81%

of consumers agree saving their payment card makes it more convenient to make purchases



2

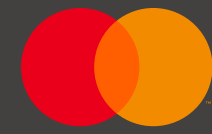
**CART
ABANDONMENT
COSTS YOU
SALES**

Without Network Tokenization, consumers are faced with long, complicated checkout experiences that can increase cart abandonment and cost you sales.

Network Tokenization saves consumers credentials on file in a secure, merchant/transaction token which enables a faster checkout process.

3

FALSE
DECLINES
HURT PROFITS



gateway



Without Network Tokenization, merchants' false declines can increase as valid transactions may conflict with fraud and risk rules.

Network Tokenization protects card details end-to-end during the transaction lifecycle with a unique token specific to device, merchant and transaction. Merchants in network tokenization pilots have reportedly stated a false decline reduction between 5-8%.

4

CUSTOMER RETENTION SUFFERS AFTER CARD UPDATES



Without Network Tokenization, customers need to enter in their new card information manually to keep up with subscriptions, recurring payments or to make new purchases.

Network Tokenization automatically updates their card credentials after cards are expired or replaced, leading to continued sales and an uninterrupted e-commerce experience.

5

DATA BREACH RISKS CLIMB



Without Network Tokenization, your customers are susceptible to fraud or data breaches which can expose their 16-digit PAN.

Network Tokenization replaces card data with a unique token, specific to payment network and merchant. These tokens cannot be used outside of the merchant and consumer relationship and are useless to potential attackers. With Tokenization, you reduce the risk of data breaches and fraud.



Be future ready and experience the
power of network tokenization.