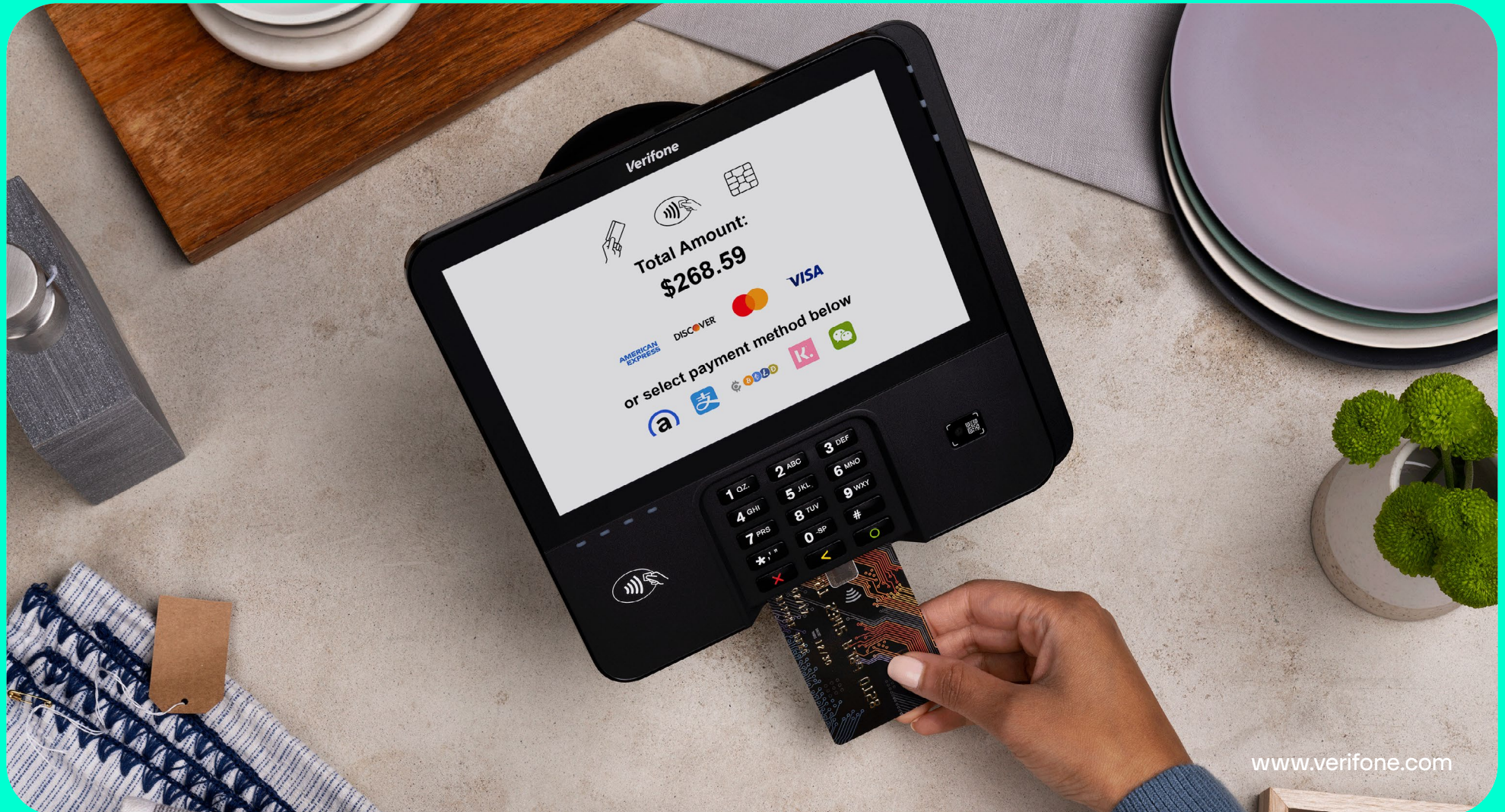




# Verifone Hosted Tokenization

A more informed and connected business is a more successful business. Tokenization is the key that makes it all possible.



[www.verifone.com](http://www.verifone.com)



# Personalize the shopping experience while making it more secure every step of the way.

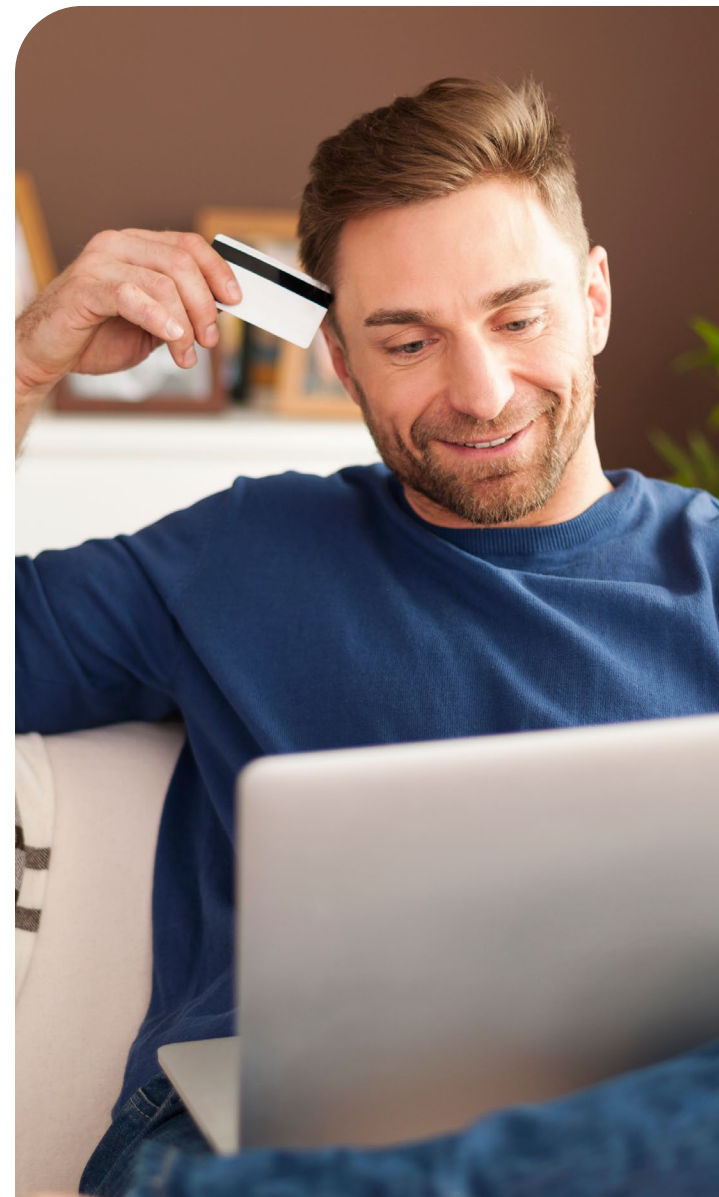
Verifone Hosted Tokenization services empower you to stay better connected to every facet of your business – and your customers.

Today's consumers have rapidly grown accustomed to the convenience and always-on-demand characteristics associated with modern commerce. The shopping experience itself – both in store and online – has shifted to the top of every merchant's mind as technology swiftly levels the playing field across all industries. In a world that's been built around instant accessibility and puts more and more of that power directly at the customer's fingertips, it's no longer enough to simply sell a product or service.

Verifone Hosted Tokenization services allow merchants to safely identify and collect customer data, such as preferences and shopping behaviors, without ever placing any of that sensitive data in danger. By converting that data into a "token" identifier, merchants are able to use and store more information surrounding a purchase without compromising the cardholder's data to do it. This additional layer of security reduces the burden on businesses around managing card data and, in some orchestrations, prevents any sensitive card data from ever touching a merchant's systems in the first place. The additional security provided by tokens, however, is only the beginning of what tokenization can do.

Reducing friction at the checkout, whether in-store or online, is vital to shaping positive customer experiences. Tokenization is what allows a merchant's various touchpoints to communicate with each other, effectively unifying physical and digital sales channels. This empowers merchants to offer fast and flexible cross-channel services with ease, such as "buy online, pick up in-store" (BOPIS) and "buy online, return in-store" (BORIS) even without a receipt. Tokens also make recurring billing and subscription management simple across your business, extending the customer lifecycle and boosting your bottom line. Tokens are also what allow merchants to "recognize" returning customers, enabling convenient features like "one-click checkout" to increase conversion rates and expand the business.

While convenience is a key component of powerful customer experiences, it's not alone – customers also want to be rewarded and recognized when they shop your brand. Merchants can integrate loyalty programs and "remember" a customer's preferences, simplifying checkouts for them and giving merchants deeper insights and data on the shopping trends that matter. Discover a new world of benefits thanks to borderless commerce, all made possible by Verifone Hosted Tokenization.





## Optimize Business Synergy with Verifone Hosted Tokenization

Simplified Cross-Channel Services  
Personalized Customer Interactions  
Higher Conversion Rates  
Subscription & Account Updater  
Integrate Loyalty Insights  
Analyze Customer Shopping Habits

## Solution Benefits

### Security that's Seamless

Tokenization is the process of exchanging sensitive data (card / payment details) for non-sensitive data (the token).

- Identify returning customers without putting any sensitive data at risk
- Increase the security surrounding card data for physical environments
- Shift the burden of handling sensitive card data away from your business

### A Journey that's Personalized

Merchants can get to know their customers better by safely analyzing individual and aggregate shopping habits without putting any sensitive data in danger.

- Streamline the checkout experience and ensuring it stays consistent
- Enhance self-service offerings and personalize the personal journey
- Implement one-click payments for returning customers, recurring subscription management and automatic updates for cardholder information
- Link tokens through third-party tracking services

### A Checkout that's Optimized

The true magic provided by tokenization is merchants' ability to safely identify and capture data on customer preferences and shopping habits.

- Offer the same seamless services and features across both digital and physical storefronts
- Accept the same advanced payment methods (APMs) everywhere and reduce friction and simplify checkout flows
- Increase conversion rates and gain insights provided by tokenization

### Commerce that's Cross-Channel

Tokens empower merchants to offer a consistent shopping interaction both in-store and online, and blend those two touchpoints together for higher quality customer experiences.

- Enable Omnichannel experiences like "buy online, pick up in-store" (BOPIS) and "buy online, return in-store" (BORIS)
- Allow the different "arms" of a business to work in tandem for greater efficiency

