PAYMENT NETWORK TOKENIZATION
DIGITAL WALLET AT POS PAYMENT PROCESSING FLOW

**STEP 1**
Transaction by Customer
- Wallet presents token and single-use cryptogram to POS, authorization request sent to Merchant Acquirer

**STEP 2**
Merchant Acquirer
- Cryptogram and token within authorization request sent to payment network

**STEP 3**
Payment Network
- Payment Network (or Issuer Processor) calls out to TSP for De-Tokenization, Cryptogram Validation, Domain Control Checks, TSP returns PAN and validation results

**STEP 4**
Token Service Provider
- Issuer Processor authorizes transaction with PAN and De-Tokenization Callout validation results

**STEP 5**
Issuer Processor
- Issuer Processor authorizes transaction with PAN and De-Tokenization Callout validation results

**STEP 6**
Issuer
- Token data reports provided to Issuer

**GLOSSARY**
- PAN = Primary Account Number
- POS = Point of Sale
- TSP = Token Service Provider