PAYMENT NETWORK TOKENIZATION

BANK

MERCHANT ACQUIRER

Cryptogram and token

request sent to payment

within authorization

network

DIGITAL WALLET AT POS PAYMENT PROCESSING FLOW

STEP





Wallet presents token and single-use cryptogram to POS, authorization request sent to Merchant Acquirer

GLOSSARY

PAN = Primary Account Number

POS = Point of Sale

TSP = Token Service Provider



PAYMENT NETWORK







TOKEN SERVICE PROVIDER

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



ISSUER PROCESSOR

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



ISSUER

Token data provided to Issuer



reports