



areion

# TOKEN HUB



## Business challenge

One of the fastest growing segment of digital payment includes recurring/subscription payments requiring Merchants, Acquirers, Fintechs to provide a seamless consumer experience for repeat payments either merchant initiated e.g. online subscriptions like OTT, media, utilities etc or customer initiated e.g. frequently visited shopping, food, grocery etc. In both the scenarios security and convenience is the key factor where consumer trusts the merchant with their payment credentials to store them securely to enable them faster checkout experience. Currently there is no industry standard or globally accepted norms to provide this feature in a consistent manner. It varies from region by Merchant, Fintech or acquirer. Recently RBI in India had published guidelines restricting the entities which can store card credentials while publishing guidelines on card storage impacting Merchants, Acquirers and Fintechs to adopt the standards. RBI issued guidelines can serve as a best practice for other countries too to securely serve the recurring digital payments seamlessly for Card on File as well as contactless device payments.

## Product Overview

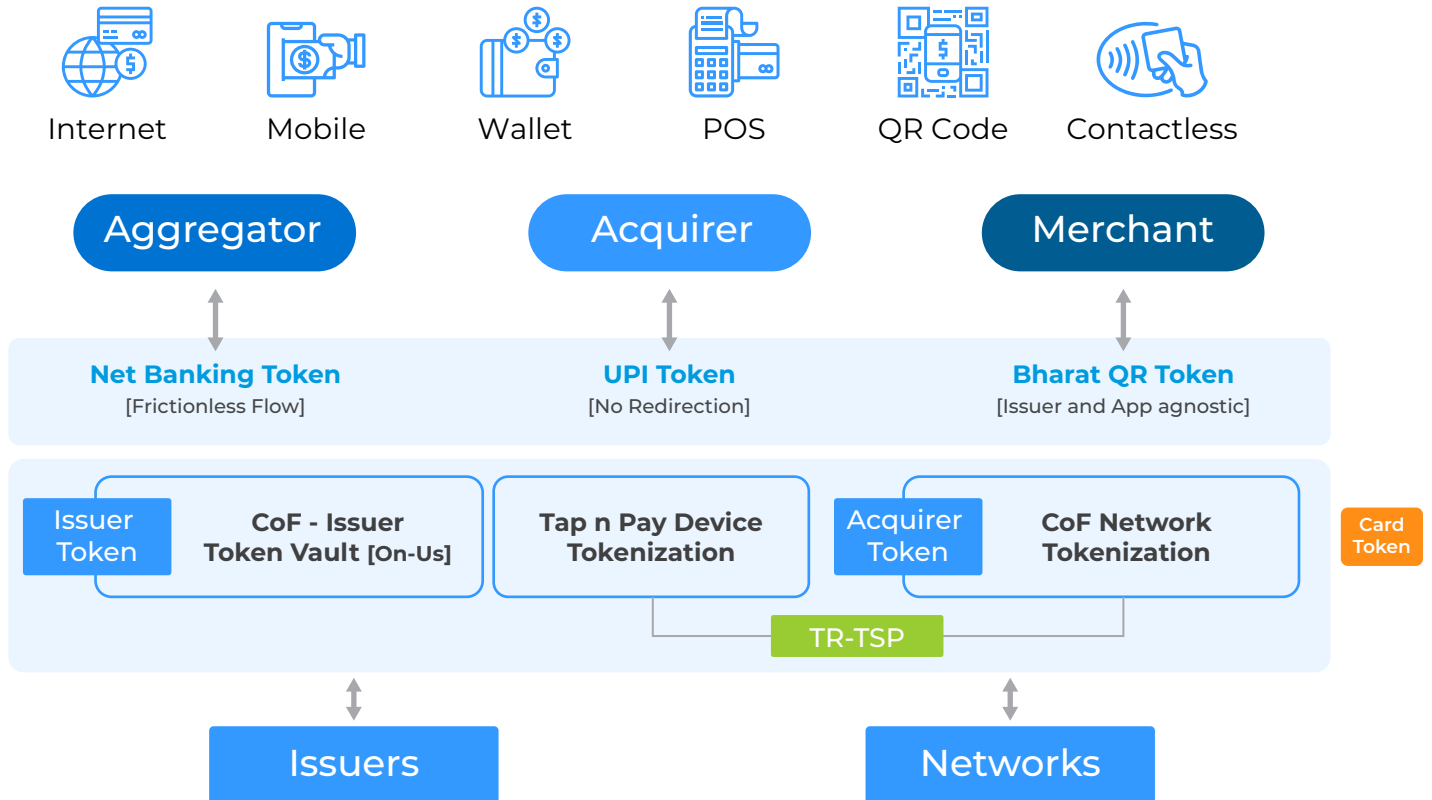
Wibmo Areion **'Token Hub'** built to EMVCo standards is the only unified tokenisation solution for Card on File transactions, Recurring subscription payments and device tokenisation for Tap n Pay contactless payments for merchants, acquirers and Fintechs. 'Token Hub' uniquely supports card Network tokens and Issuer specific tokens using single integration. This unique solution is built in partnership with all major card networks including Visa(VTS), Mastercard(MDES), NPCI (NTS), American Express(ATS) and leading issuers facilitating both network and Issuer tokens.

Wibmo Areion **'Token Hub'** is an innovative TaaS [Tokenisation as a Service] hosted on cloud for quick integration supporting global data privacy concerns fully customizable per region, tenant and merchant. Integrates seamlessly with Payment Gateway, 3DSS, ACS and other host/enterprise eco system for smooth frictionless payment experience. Its Plug n Play architecture enables follow on payment use cases for Loyalty, offers, Standing instructions for recurring payments without losing the payment optimizations like one click payments and 'On-Us' processing.

Token Hub is also extensible to tokenize non card instruments in future like UPI, Net Banking, Wallets or other non-card payments creating a one click frictionless check out experience online and offline with fully customizable checkout flows for Issuers.

## Advantages

Enable digital payment journeys with highest security, flexibility [Online and offline tokens] and multiple value - added services online and offline. Unlock device Tap n Pay contactless payments across multiple payment options.



## Features

- Built to EMVCo standards
- Format preserving FPE tokens
- PCI -DSS, PA SSF certified
- FIPS 140-2 security standards
- Cloud hosted for easy integration



### Why Wibmo?

Wibmo Inc., a Cupertino, California company is a leading provider of payment security and digital payments.

- 20+ years of experience in digital payments
- 2.2 billion transactions processed annually
- Partner for 130 banks, 30 countries
- EMVCo certified
- PCI-DSS 3.2 certified
- Hosted in a scalable on-demand private cloud