

Protecting sensitive data:

# How tokenization enhances payment security

## Tokenization keeps your payment processing secure and efficient



### Enhanced security

Shields sensitive data from fraudsters, providing comprehensive protection.



### Operational efficiency

Prevents disruptions in recurring payments, ensuring business continuity.



### Customer trust

Reduces false declines, delivering smooth, reliable shopping experiences.

## Digital fraud presents significant challenges

Understanding the potential risks and costs of online fraud is essential for you and your users.

**\$10b**

\$10 billion lost to fraud by U.S. consumers in 2023 (+14% from 2022).

**109,000**

109,000 fraudulent card payment reports in 2024.

**\$362b**

\$362 billion in merchant losses predicted by 2028.

## Understanding tokenization and its benefits for software platforms

Tokenization replaces sensitive card data with secure tokens — functioning as a protective barrier between valuable data and potential threats.



### Benefits of tokenization:

#### PCI compliance

Simplifies regulatory requirements for software companies and their customers.

#### Security

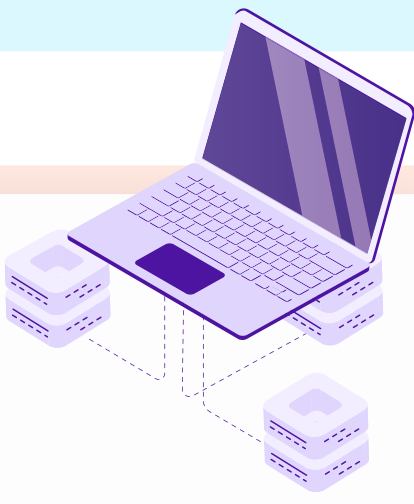
Tokens have no value to fraudsters.

#### Trust

Improves the customer experience through reliable, secure transactions.

## Tokenization options for software companies

Choose the optimal solution to streamline compliance and enhance customer experience.



### Cross channel tokenization



Integrates payments across in-store and online channels.



Reduces the complexity of PCI compliance.

### Network tokenization



Improves transaction approval rates.



Lowers interchange fees, optimizing costs.

**Pro tip:** Why choose just one? Implement both solutions for maximum security and efficiency.

## Building trust through tokenization

- Enhanced security = peace of mind for all stakeholders.
- Fewer false declines = increased customer satisfaction.

Ready to secure your payments?

Contact Worldpay for Platforms

