ACI Worldwide®
Real-Time Payments

Protect Consumers, Reduce Compliance Demands and Retain Control With Merchant Omni-Tokens

The Market Challenge

Customer trust is easily broken, and data breaches can cause huge reputational damage. For this reason, many merchants are keen to avoid storing sensitive payment card data, both to help protect their customers and reduce their compliance obligations. Tokenization has emerged as a key tool here, providing the ability to replace primary account numbers (PANs) with a randomly generated sequence, undecipherable by anyone who gains illegal access to the data.

Yet tokenization capabilities are often limited and, when tokens are provided by acquirers or issuers, can leave merchants with disconnects around critical functions, such as customer reservations, returns, loyalty rewards, reporting and reconciliation. Because these processes depend on sensitive customer data, their performance can be impacted if tokens are not fully aligned across channels and usable across the merchant environment. This can tempt merchants to continue storing card numbers in their environments to avoid impacting the customer experience or vital payments and reporting capabilities.

SECURITY AND COMPLIANCE

- Removes sensitive data from the merchant environment

- Protects against the reputational damage of a breach

- Delivers high-performing, robust processes with active/active deployment

- Supports PCI compliance through a highly secure token vault

EFFICIENCY AND CONTROL

- Creates improved omnichannel customer experiences

- Offers complete ownership of tokens for greater flexibility, control and reporting

- Maintains PCI compliance without compromising other card-dependent functions

ACI Omni-Tokens

ACI gives merchants complete ownership of their tokens, offering both single-use and multi-use tokens that can be used seamlessly across channels, including eCommerce, mobile in-store, kiosks, call centers and remote pop-up locations. Merchant omni-tokens give you the ability to replace sensitive card data, without impacting the performance of other processes that depend on the PAN as a reference point.
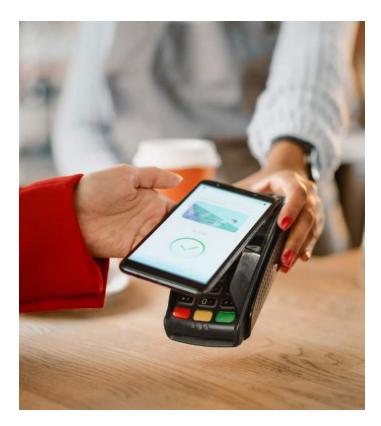
ACI provides the merchant tokens for internal use, then facilitates external processes such as authorization, fraud checks and settlement by translating the tokens back to card numbers within its safe harbor.

Robust Omnichannel Data Protection

In addition to substituting the PAN with a token, ACI enables other card-related payments data, such as expiry dates, CVV and payment account references (PAR), to be stored along with the token. Merchants can also store custom data with the token, such as customer ID, driver's license number and other personal information. This not only ensures that all sensitive data is shielded, but it also allows you to easily associate and connect these additional identifiers with the customer.

When a new customer or card is encountered, a token can be created instantly during the payments process to make sure the card details are protected, and the token can be stored right away. The ACI token vault is highly secure and PCIcompliant, with robust active/active operation to ensure high availability.

Because ACI creates a single token per card for use across all channels, you can deliver more seamless customer experiences, including subscription and pay-online-pick-up-in-store, and enable refunds even when the customer's card is not present. However dispersed your operations, you can rely on ACI's unified reporting capabilities to analyze transaction data, assess impact and adapt business strategies to support continued success as the market evolves.

Enhanced Flexibility and Control

As merchants remove sensitive card data from their retail environments to reduce PCI scope and the impact of a breach, several functions that require card data in the retail environment can be inadvertently impacted.

With complete ownership of your omni-tokens, you can define the format and use of tokens to ensure they work seamlessly with internal and external processes. This includes functions such as internal reporting, as well as integration with external partners, including loyalty program providers. By using card number format-preserving tokens, you can implement ACI omni-tokens without needing to alter existing internal or external interfaces, since the format of the data will be the same.

Since tokens offered by ACI are acquirer-agnostic and under merchant control, your existing tokens can be imported alongside the ongoing creation of new tokens. ACI's omni-tokens can also be linked to your existing network and acquirer tokens to ensure continuity. Complete ownership of tokens means you can readily flex your acquirer relationships, without the tie-ins that come with using acquirer tokens.

For more information on ACI omni-tokens, please contact merchantpayments@aciworldwide.com.

ACI Worldwide is a global leader in mission-critical, real-time payments software. Our proven, secure and scalable software solutions enable leading corporations, fintechs and financial disruptors to process and manage digital payments, power omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with a local presence to drive the real-time digital transformation of payments and commerce.

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