

# Tokenization as a Service

Today, cardholders expect more convenient, fast, and secure ways to pay in-store and online. Tokenized cards issued to popular digital and mobile wallets enable immediate access to payment methods and avoid the lag time and risk of waiting to receive a physical card in the mail. When cards expire or if they are lost or stolen, you can ensure digital wallets continue to work to avoid interruption in the cardholder experience.

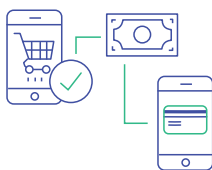
Tokenization is the process of protecting sensitive data, such as the primary account number (PAN), by replacing it with more secure, surrogate data, called a token. Cards can be tokenized and instantly pushed into digital wallets to be used online, in-app, and at the physical point of sale (POS) where contactless payments are accepted. Additionally, merchants can request tokenized cards for card-on-file (COF) use cases to create seamless online shopping experiences.

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*“Tap to pay transactions in everyday segments in the U.S. including grocery and pharmacy have grown more than 100% year over year!”*

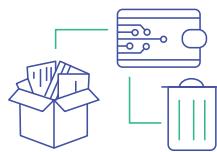
Visa, April 2020

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## Enable a digital-first experience

Instantly push tokenized cards to digital wallets for immediate access to funds — and enable convenient, contactless payments.



## Ensure payment continuity

With flexible token management, digital wallets and cards on file can be dynamically updated when card is lost, stolen or expired.



## Reduce the risk of fraud

Reduce the risk of exposing sensitive PAN data and protect cardholders in the event of a merchant data breach.

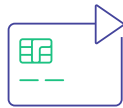
# Working with Marqeta

Leverage Marqeta's leading technology, network connections, and digital wallet expertise to seamlessly provision your existing card programs into Apple Pay, Google Pay and Samsung Pay without interrupting your issuer processor relationships.



## One platform for all integrations

Employ a single platform to tokenize existing cards with Visa and Mastercard and provision into all major wallets, saving you valuable time and set-up costs.



## Card-type agnostic

Marqeta can work with any type of card (commercial and consumer prepaid, debit, and credit) in concert with your existing processor relationships.



## The right partnership

Leverage standalone tokenization or use Marqeta to instantly issue and tokenize virtual cards on top of your physical card programs.

### Digital & mobile wallets



### Token service Providers

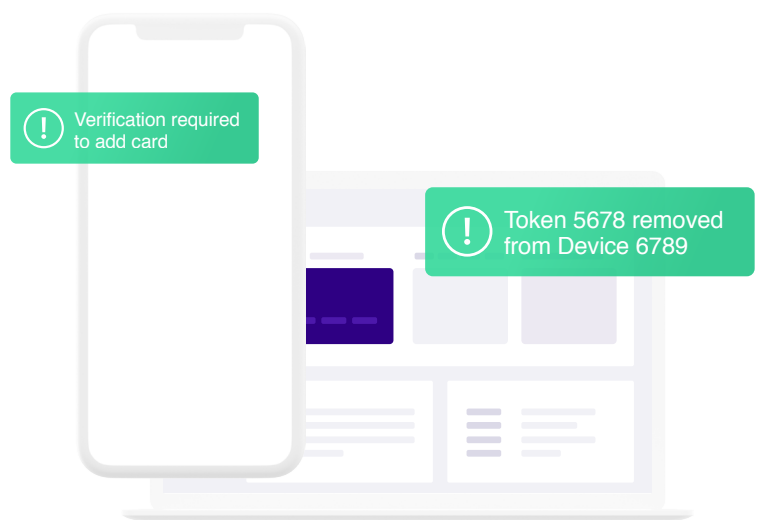


### Certified countries

U.S., CA, 24 E.U. countries,  
10 Asia-Pacific countries

## Features

- 1. Cardholder verification**  
Verify cardholders during provisioning with automated and zero-code authentication via a one-time password sent by Marqeta.
- 2. Lifecycle management**  
Manage token states and update underlying PANs dynamically using Marqeta's easy-to-use APIs.
- 3. Webhooks**  
Receive notifications anytime a token is modified, such as when a user removes a token from their device.



# Flexible options for using tokenization

## Partnership Options

### Provisioning-only

Your existing issuer processor creates a virtual card and you pass card information to Marqeta.

### Issuing and provisioning

Marqeta creates a virtual card that can be linked to your own existing physical card program and ledger.

## Tokenization process

### Token provisioning options

#### Push provisioning

Your app makes a request to add card to digital wallet using encrypted data provided by Marqeta. The digital wallet requests a token from the network.

#### Manual provisioning

Your cardholder manually enters card information into the digital wallet. The digital wallet requests a token from the network.

#### Card on file

Your cardholder manually enters card information with an online merchant. The merchant requests a token from the network.

**Note:** The token requestor, card network, and Marqeta determine if extra verification of the cardholder is needed (rare for push provisioning).

### Verification (if needed)

#### In-app

Cardholder is verified by providing additional information within your app.

#### OTP

Cardholder is verified through a one-time password sent by Marqeta via SMS/email.

#### Phone

Cardholder is verified by providing additional information over the phone.

When the token activation request is approved, the card network issues token to the digital wallet (or online merchant) and the card is ready for use.

## Payment using token

When your cardholder uses the digital wallet or card-on-file token, you manage payment authorization of the card with your existing issuer processor. Marqeta is not involved.

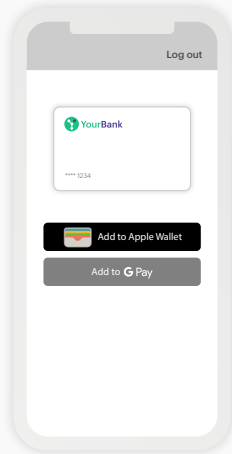
When your cardholder uses the digital wallet or card-on-file token, the authorization is routed to Marqeta. Using a gateway call, Marqeta can optionally pass the authorization to your processor.

# Push provisioning

Instantly push a card from your mobile app to a digital wallet.

## Step 1:

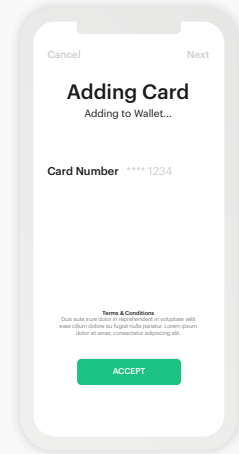
User is onboarded through your mobile application. Your issuer processor (or optionally Marqeta) issues a virtual card.



Cardholder is prompted in your app to add their card to their digital wallet.

## Step 2:

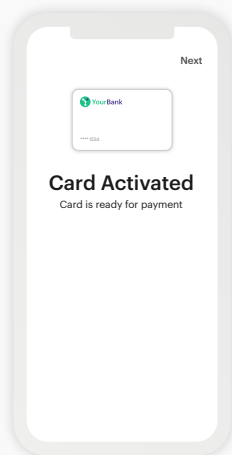
Marqeta provides encrypted card details. Your app makes a request to add the card to the digital wallet, and the digital wallet requests a token from the card network.



Cardholder is notified that card is being added and is presented wallet terms and conditions.

## Step 4:

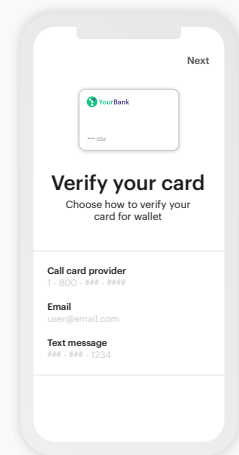
The request is approved and the card network issues a digital wallet token to be stored on the device. The card is ready for use.



Cardholder is notified when card is activated and ready for use.

## Step 3:

Marqeta, the card network, and the digital wallet provider jointly review the token request. If required, extra verification of cardholder is completed.



Cardholder is prompted with options for extra verification only if required.



## About Marqeta

The global standard for modern card issuing, Marqeta powers modern payment solutions for companies, innovating new services and process flows in a digital world.

### **We enable modern payment solutions for:**

- Instant card issuing of virtual, tokenized, and physical cards
- Real-time funding using our exclusive Just-in-Time (JIT) Funding feature
- Push provisioning to digital wallets and customizable webhooks
- Full program management resources and PCI compliance tools
- Actionable data insights, reporting, and advanced analytics tools with our DiVA API

Our platform, open API, and advanced analytics provide unprecedented control for companies to issue cards, authorize transactions, and manage payment operations with ease. Highly configurable, secure, and reliable, Marqeta built its technology from the ground up to help companies bring products to market faster, design seamless user experiences, streamline purchase flows, and reduce fraud risk.