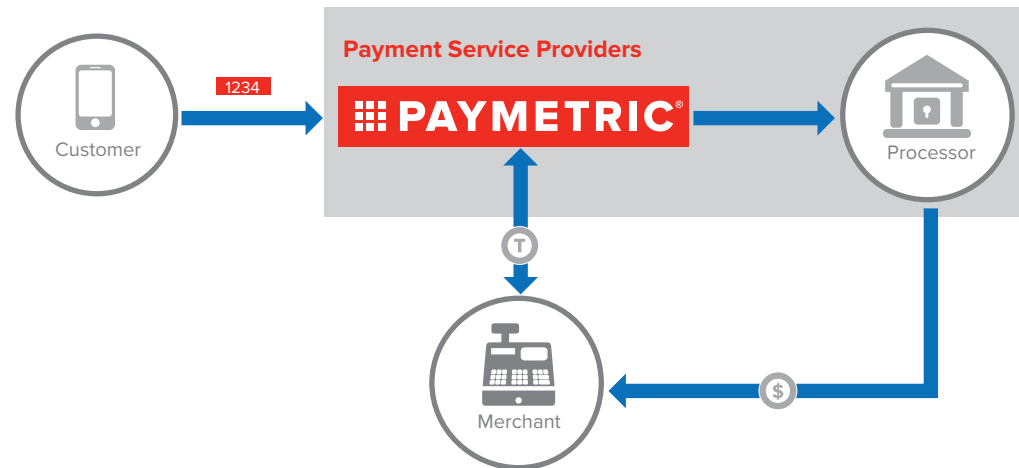


Tokenization and how it works



Tokenization replaces a credit card number with a randomly generated code **T** (token) of no value to hackers.



This diagram shows how an ePayment solution prevents raw card numbers (1234) from ever entering a merchant's system. When a field comes up for raw card number entry, the ePayment solution opens a secure browser field, captures the number outside of the merchant's ERP application, retrieves and stores it securely, and returns a **T** (token) in its place.

This enables the application to contain no usable credit card numbers, only tokens. This reduces the number of audit items by 60 percent, saving significant cost and time. An environment without raw credit card numbers may qualify for Self Assessment Questionnaire (SAQ) C with 139 questions instead of SAQ D with 326 questions. And unlike an encrypted card number, a token can't be reverse-engineered to reveal the actual card number.

About Paymetric

Paymetric, Inc. is the standard in secure, integrated payments. Our innovative payment acceptance solutions expedite and secure the order-to-cash process, improve ePayment acceptance rates and reduce the scope and financial burden of PCI compliance. Leading global brands rely on Paymetric for the only fully integrated, processor-agnostic tokenization solution, supported by dedicated customer service. Paymetric is a nationally award-winning industry leader recognized for continual innovation and world-class support. For more information, visit paymetric.com.