Intrix Technology Inc.

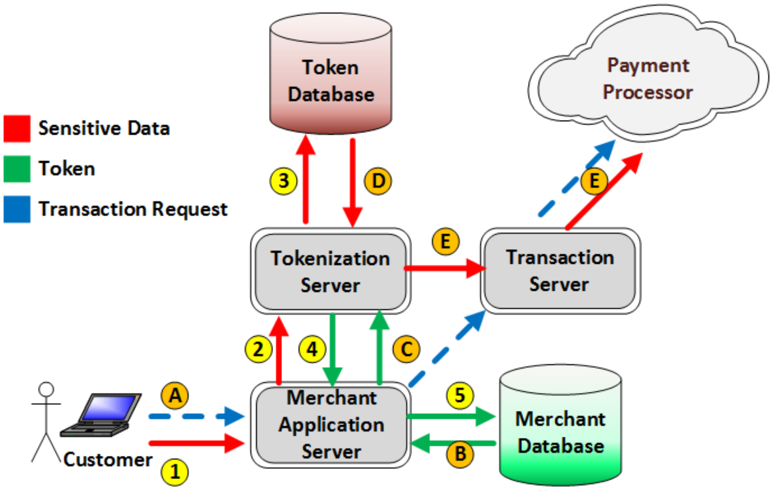
Tokenization - Secure Payment Data

How Tokenization Works

Tokenization defines a process through which a credit card holder's Primary Account Number (PAN) data is replaced with a surrogate value known as a "token". The security of an individual token relies on properties of uniqueness and the infeasibility to determine the original PAN knowing only the surrogate value.

Where properly implemented, tokenization allows merchants to limit the storage or cardholder data to within the tokenization system, potentially reducing an entity's PCI-DSS or PA-DSS exposure. As a reference or surrogate value for he original PAN, a token can be used by systems and applications within a merchant environment without having to consider the security implications associated with the use of cardholder data.

Basic Tokenization Architecture



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Token Creation – Occurs Once

1. Consumer provides payment instrument data to merchant
2. Merchant application submits token request to gateway
3. Gateway creates and stores token
4. Gateway provides token to merchant
5. Merchant stores token

Token Use – Can Occur Many Times

A. Consumer requests to make a purchase using a "Card On File"
B. Merchant looks up token associated with Consumer
C. Merchant submits transaction authorization request to gateway
D. Gateway converts token back into payment instrument
E. Gateway submits transaction authorization request to payment processor

What Are The Benefits Of Tokenization

- Reduce PCI DSS or PA DSS Scope
- Renders payment card data meaningless to hackers
- Provides end-to-end security
- Not mathematically reversible

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