

# How tokenisation transforms security into growth

The digital economy runs on trust. When customers hand over their payment details, they trust that you will keep them safe. Tokenisation isn't just another security checkbox — it's how innovative, customercentric platforms protect what matters most: their users.



# The growing payment security challenge

While digital payments are booming, so are the threats.

When you master payments security and keep regulators happy, you are giving your business the green light to really take off.

**Head of Risk and Compliance** Worldpay for Platforms

\$785m

worldpay

<u>Card-not-present (CNP) fraud</u> <u>on Australian issued cards in</u> FY24 **2**m

<u>Australians who fell victim</u> to **card related fraud** in 2024 17.5%

increase to CNP fraud for

Australian-issued cards used at

Australian merchants in FY24



TRAX



Confirmation of order

Order number 0987654

Track order

Thank you for your order

Cart Billing details Confirmation

### What is tokenisation?

Tokenisation replaces sensitive payment information with secure digital identifiers.

These tokens allow transactions to process normally while keeping actual card data protected and out of reach.

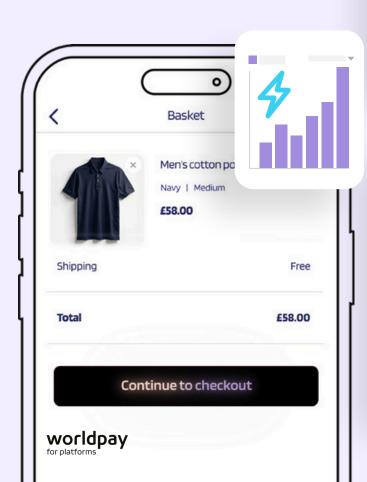
For your customers, the experience remains seamless, but behind the scenes, their valuable financial information stays secure even if systems are compromised.



### Key benefits of

### tokenisation

Tokenisation offers numerous advantages for software platforms and their customers:





#### **PCI** compliance

Tokenisation simplifies PCI compliance when handling card-not-present (CNP) transactions. By reducing the compliance scope for your customers, it allows them to focus on performance rather than managing security protocols and compliance requirements.



Tokens function as secure access credentials without revealing sensitive information. If intercepted by fraudsters, tokens are useless, protecting payment information from unauthorised access.



## Improved customer trust

Tokens reassure cardholders that their payment information is secure, reducing false declines and providing a more seamless purchasing experience. This increases the likelihood of customer retention.



## Operational efficiency

Tokenisation ensures recurring payments operate smoothly, eliminating disruptions and maintaining business continuity.

### **Building trust through**

### better security

Tokenisation helps you establish strong relationships with your customers by:

#### Reducing false declines

Delivering smooth, frustrationfree purchasing experiences.

#### **Enhancing security**

Providing cardholders with peace of mind, encouraging continued engagement.

JOHN L SMITH





# Make payments your source of strength, not vulnerability

Ready to turn payment security into your competitive edge? Book a demo with us and discover tokenisation solutions that deliver both optimal security and efficiency for your business.

Get in touch



