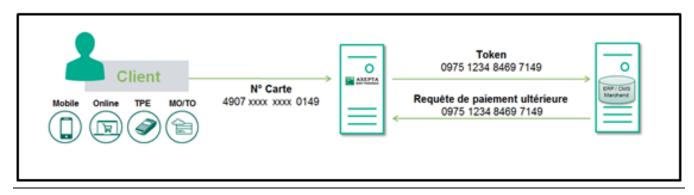
Card tokenization

The Axepta Online solution allows you to tokenize card numbers as "PCNr" (Pseudo Card Number).

A token is a random number generated by the payment solution that represents a card. The token is composed of random characters and the 3 last digits of the real card number.

How to recover the token ?



The merchant receives the token in response of a payment (tokenization with payment) or an account verification (tokenization without payment).

This token is a parameter of the notification (URLNotify) which indicates to the merchant the status of the transaction.

The merchant can then store the token and reuses it later, only if the merchants previously received the agreement of the customer/cardholder. The merchant is then able to initiate payments with the stored tokens (examples: one click, recurring payment...).

Technical interpretation

The JSON Card object, returned in response to a payment request, contains the card number of the tokenized cardholder.

Detail of the object : card:response EN - Documentation BNP Paribas - Axepta

It is not necessary to be PCI DSS to store this data.