

# iPAY<sup>®</sup> Secure Token

## Secure Online Payments for Credit & ACH

### PCI Compliance

Facilitate PCI compliance by eliminating the need to store your customers' sensitive payment information. With iPAY Secure Token, we house this data for you, then generate random tokens for each customer – and for each of their credit or electronic check payment accounts. Tokenization secures your customers' payment data without costly charges by letting the token replace a credit card number in an electronic transaction. Simply submit this token each time your customer makes a purchase or payment.

Our Secure Token service also promotes convenience and security. Your customers won't need to re-enter their information for each purchase and you no longer store any sensitive payment card information in your local database or payment application. And, customer payment account types can be changed or added to at any time.

### Customer Analytics

With iPAY Secure Token you still maintain the ability to conduct valued trending and analytics of your customers' purchases. By associating the secure token with your customer, you can continue to analyze their purchases and develop marketing offers catered to their needs.

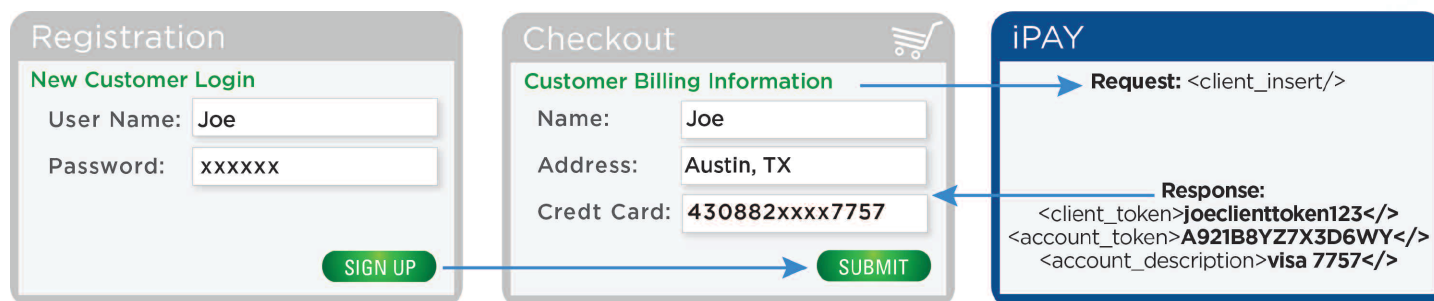
### Your Secure Payment Vault

Store your customers' sensitive credit and banking information in our PCI-certified payment vault, and enhance the security of your website. If you are a company seeking a secure and convenient way for customers to pay their bills, or make purchases, iPAY Secure Token provides a safe and effective tool for you to secure their payment information and for you to better manage PCI compliance.

### Merchant Benefits

- Facilitate PCI Compliance by no longer storing sensitive credit card data
- Enhance customer service by providing optimal security for online purchases and protecting confidential cardholder data
- Maintain ability to analyze customer spending patterns and conduct targeted marketing

## How iPAY Secure Token Works for eCommerce



New York | Atlanta | Beijing | Bermuda | Delaware | Dubai | Hong Kong | London | Shanghai | Singapore | Toronto

Planet Payment<sup>®</sup> is an international, multi-currency payment and data processor providing banks and their merchants with innovative solutions that help them attract more customers, increase revenue and make more informed business decisions.

Please contact Planet Payment Sales at 800.489.0174 or visit [planetpayment.com](http://planetpayment.com)

© Planet Payment, Inc. All Rights Reserved. pp\_ipaytokens\_071811us

