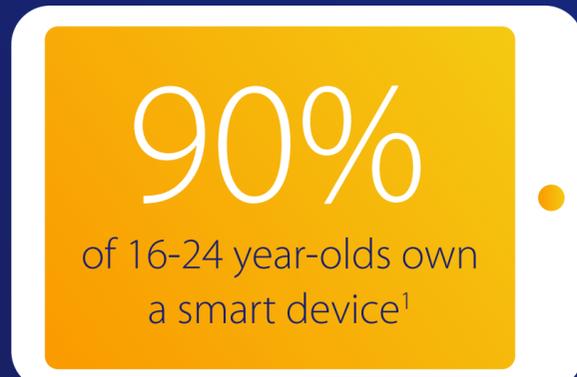


Tokenisation

The unstoppable rise of payments through connected devices

Consumers are using a huge and growing number of connected devices for many different purposes

Visa's Tokenisation technology is enabling payment on these devices with streamlined and secure new payment experiences



Consumer adoption

Cardholders will continue to embrace new means of payment such as using a mobile device or wearable to pay in store, online or using apps.



of UK online sales are now made via smartphones and tablets⁴

Growing global reach

Visa is at the heart of the payments ecosystem with a growing global reach across our payments network. Our tokenisation technology is enabling a wide range of industries to embed the ability to pay within all kinds of connected devices, accessed by the consumer through their favourite apps and digital wallets.



Visa makes transactions easier and more secure

We support our clients and partners by offering our tokenisation technology as a means to enable more convenient and secure digital payment experiences – regardless of the device or channel cardholders choose to use.



Today, e-commerce accounts for **€1** in every **€4.69** of spending on European Visa cards

The power of tokenisation

Payment tokenisation is the process of replacing the traditional payment card account number with a unique digital token. Tokens can be restricted for transactions with a specific mobile device, merchant, or transaction type. Tokenisation is helping to enable a new generation of digital payment methods, while maintaining compatibility with the existing payments infrastructure.



60%

of Britons expect to use their mobile for payments every day by 2020⁶

Visa tokenisation will help cardholders feel more confident about using their mobile and other devices for everyday payment.

[Find out more](#)

www.visaeurope.com/tokenisation