How Tokenization Works

Apriva uses advanced features like tokenization to create point of sale solutions with unparalleled security.

Tokenization reduces a merchant's liability and PCI scope by completely removing credit card data from their networks. Instead, merchants access their customer's credit card information with a "token," a unique, randomly generated code that securely transmits sensitive data and is worthless to criminals.

Apriva's "Card on File" tokens can be used for ad-hoc, recurring, or installment-based payments across many different industries. Here is an example of how tokenization works when using an Apriva point of sale solution.



CUSTOMER ENTERS CARD DATA ONE TIME

The customer enters their card information into the Integrator's consumerfacing application, and Apriva receives a request to create a Card on File token.



SECURELY CREATE THE CARD ON FILE TOKEN

Apriva creates a Card on File token, encrypts the data so no one but Apriva and the Integrator can utilize it, and securely sends the token to the Integrator's solution.



UTILIZE THE CARD ON FILE TOKEN

The customer initiates a payment at a merchant location, and the Card on File token is used to facilitate the transaction. The Integrator's application then uses the token to send a payment authorization request to Apriva.



TRANSACTION IS AUTHORIZED

The transaction securely passes from the Apriva Gateway to the merchant's processor to be approved or declined. Then, the transaction is returned to Apriva.



TRANSACTION IS COMPLETED

Apriva returns the transaction result data to the Integrator, who informs the merchant of success or failure.



