



TSYS GuardianSM Tokenization

Eliminate card data storage and reduce Payment Card Industry (PCI) compliance scope



Hackers and fraudsters are looking for any opening to steal your customers' sensitive card data. TSYS Guardian Tokenization can help safeguard that information, and reduce the complexity associated with PCI compliance.

A technologically advanced solution, TSYS Guardian Tokenization adds a layer of security to your POS system during processing. Using industry standards and best practices, TSYS Guardian replaces customers' card information with random data, known as a token. Every token generated and assigned is unique, and unusable if intercepted by a hacker.

Tokens do not contain cardholder data and can be stored, allowing you to use them for future transactions. You can also use them to track a customer's purchasing behavior at your business for follow-up marketing and communication campaigns.

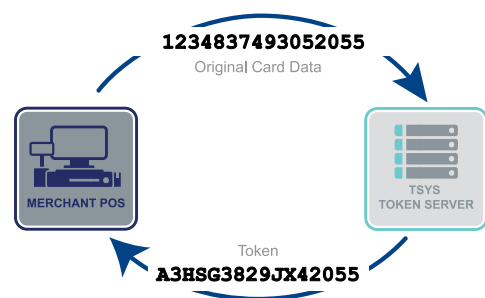
Storing tokens instead of cardholder data can also help simplify the PCI compliance process, saving time and money.

TSYS Guardian Tokenization is ideal for increasing security associated with:

- Processing recurring payments
- Retaining account records to settle transactions
- Modifying or updating transactions based on customer instructions
- Issuing refunds

How Does Tokenization Work?

- Step 1:** A customer payment is initiated using an existing POS device.
- Step 2:** TSYS Guardian assigns and registers a token for the cardholder data to begin processing.
- Step 3:** The token, along with approval or denial of the transaction, is returned.
- Step 4:** Since the token does not represent customer card data, it can be stored for future use. Future payments are processed by transmitting the token instead of an actual credit card number.





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Enjoy the Benefits

- **Ease of Use.** Customer information is stored for future use without card numbers.
- **Enhanced Security.** Customer card numbers are not retained.
- **Simplified PCI Compliance.** Because card data is not stored, the scope associated with PCI compliance scope may be greatly reduced.
- **Peace of Mind.** You can focus on your business instead of worrying about data security.

The Safe Choice


TSYS Guardian Tokenization safeguards cardholder data from the moment you accept a card, with the ultimate goal of keeping your customers confident and your transactions safe.

WHO WE ARE

TSYS Merchant Solutions is a leading payment processor with more than 30 years of experience providing first-rate service and comprehensive end-to-end payment solutions to businesses accepting payments across North America. Our dedicated, experienced team of industry professionals provides innovative card-acceptance solutions and unparalleled customer service every day to meet the long-term needs of our customers.

TSYS Merchant Solutions is a wholly owned subsidiary of TSYS® (NYSE: TSS). TSYS delivers advanced technology and enhanced value to many of the world's leading companies, making it possible for hundreds of millions of consumers to use their credit, debit, commercial, private-label, prepaid and chip cards safely and securely.

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