




Wibmo

ACQUIRER TOKEN HUB

cross-network tokenization and lifecycle management for acquirers





Acquirers and merchants need a robust tokenization platform that protects sensitive payment credentials, reduces fraud risk, and enables seamless omnichannel payment experiences—while maintaining PCI-DSS compliance and operational efficiency.

Product Overview

Wibmo Acquirer Token Hub is a comprehensive tokenization platform that replaces sensitive card and non-card payment credentials with secure tokens for online, mobile, and in-store transactions. With support for dynamic (per-transaction) and static token generation, real-time token lifecycle management, and advanced encryption, acquirers gain centralized control over tokenization—enabling merchants to securely store and process payments while reducing PCI-DSS scope and fraud exposure.


Deployment Models: Cloud-hosted • On-premise • Hybrid • White-label for acquirers and PSPs

Token Types: Card tokenization • Non-card tokenization • Dynamic (per-transaction) tokens • Static tokens

Token Hub Advantage

- Centralized token vault: Secure storage for card and non-card payment credentials
- Dynamic token generation: Per-transaction tokens for enhanced security
- Real-time token creation and validation with minimal latency
- Full token lifecycle management: Create, use, expire, revoke, and update
- Omnichannel tokenization: Consistent tokens across online, mobile, and in-store
- PCI-DSS compliance: Reduces PCI scope for merchants and acquirers
- Advanced encryption and fraud prevention integrated into token flows
- Scalable, high-performance architecture for millions of tokens

Native Integrations & Ecosystem

- Payment Gateways: Wibmo PG and third-party gateway integration
 - Card Networks: Visa, Mastercard, RuPay, AMEX token standards
 - Merchant platforms: E-commerce, mobile apps, POS systems
 - Wibmo ecosystem: 3DSS, ACS, PG, Orchestrator, Trident risk engine
 - PSPs and Aggregators: Multi-merchant token distribution
 - Wallet and payment app integrations
 - Network token services: Interoperability across payment networks
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Features

Tokenization Types

- Card tokenization: Secure replacement of card PANs with tokens
- Non-card tokenization: Bank accounts, UPI IDs, wallet credentials
- Dynamic tokens: Per-transaction tokens that expire after single use
- Static tokens: Reusable tokens for recurring payments and subscriptions
- Device-level tokenization: Device-bound tokens for mobile and wearables
- Multi-channel tokenization: Tokens usable across online, mobile, and in-store

Token Lifecycle Management

- Real-time token creation and validation
- Token expiration and automatic renewal
- Token revocation and suspension workflows
- Token metadata management (merchant ID, device ID, usage limits)
- Bulk token operations and lifecycle APIs

Security & Compliance

- PCI-DSS compliance: Reduces PCI scope for merchants
- Advanced encryption for token generation and storage
- Strong access controls and multi-level security
- Fraud prevention integrated with tokenization workflows
- Continuous monitoring and real-time fraud detection
- Comprehensive audit trails and compliance reporting

Token Vault & Storage

- Secure token vault with AES-256 encryption
- PCI-DSS compliant token storage and retrieval
- Centralized storage for card and non-card credentials
- Role-based access control and governance
- Comprehensive audit trails for compliance and forensics

Dynamic Token Generation

- Per-transaction dynamic tokens for single-use payments
- Real-time generation with minimal latency (<100ms)
- Automatic expiration after transaction completion
- Enhanced security for high-risk and card-not-present transactions

Cross-Network & Device-Level Security

- Interoperability across payment networks (Visa, Mastercard, RuPay)
- Device-level authentication and token binding
- Cross-channel token usage (online, mobile, in-store)
- Network token standards compliance

Token API & Integration

- Comprehensive REST APIs for token creation, retrieval, and lifecycle management
- Tokenization APIs for merchants, payment gateways, and PSPs
- Detokenization APIs with role-based access control
- Webhook notifications for token lifecycle events
- Quick deployment and plug-in integration into existing payment flows
- Minimal disruption to merchant and acquirer workflows

Merchant & Acquirer Features

For Acquirers

- Centralized token governance and visibility across merchants
- Multi-merchant token distribution and management
- Real-time token analytics and monitoring dashboards
- Fraud prevention with integrated risk scoring
- Scalable infrastructure supporting millions of tokens

For Merchants

- Secure storage of customer payment credentials (card-on-file)
- Reduced PCI-DSS compliance scope and audit costs
- Seamless recurring payments and subscriptions with static tokens
- Enhanced checkout security with dynamic tokens
- Omnichannel payment support (online, mobile, in-store)

Omnichannel Tokenization

- Consistent token usage across online, mobile, and in-store channels
- Single token for multi-channel payments
- E-commerce tokenization for web and mobile app checkouts
- In-store POS tokenization for secure card-present transactions
- Mobile wallet and wearable device tokenization

Fraud Prevention & Risk Management

- Integrated fraud prevention with tokenization workflows
- Real-time fraud scoring and risk-based authentication
- Dynamic token generation for high-risk transactions
- Device fingerprinting and behavioral analytics
- Integration with Wibmo Trident for AI-powered fraud detection
- Token velocity checks and usage monitoring

Use Cases

- Card-on-file tokenization for merchant recurring payments and subscriptions
- Dynamic tokenization for one-time, high-security transactions
- Omnichannel payments with consistent tokens across channels
- PCI-DSS scope reduction for merchants and acquirers
- Non-card tokenization for bank accounts, UPI, and wallets
- Device-bound tokenization for mobile wallets and wearables
- Fraud reduction with per-transaction dynamic tokens

Benefits

- **Enhanced data privacy**
Minimal exposure of sensitive payment credentials
- **Reduced fraud risk**
Tokens replace PANs in storage and transit
- **PCI-DSS compliance**
Lower compliance scope and audit costs
- **Operational efficiency**
Standardized token workflows across channels
- **Real-time processing**
Minimal latency for token creation and validation
- **Seamless customer experience**
Consistent security across online, mobile, and in-store
- **Scalability**
High-performance architecture for millions of tokens and transactions



Performance & Scalability

- High-performance infrastructure supporting millions of tokens
- Real-time token generation with <100ms latency
- Scalable cloud-hosted and on-premise deployment options
- 24/7 monitoring and SRE observability
- High availability with disaster recovery and failover

Analytics & Monitoring

- Real-time token analytics and usage dashboards
- Token lifecycle tracking: Creation, usage, expiration, revocation
- Fraud monitoring and alerting for suspicious token activity
- Merchant-level and acquirer-level token reporting
- Comprehensive audit trails for compliance and forensics

Certifications & Compliance

- PCI-DSS compliant token vault
- ISO 27001:2013 Information Security Management
- Visa, Mastercard, RuPay token standards compliance
- EMVCo tokenization best practices

WHY CHOOSE?

- Trusted by leading acquirers, PSPs, and merchants globally
- End-to-end tokenization expertise with PCI-DSS and EMVCo compliance
- Complete payments ecosystem: Token Hub, PG, 3DSS, ACS, Orchestrator, Fraud Management
- Deep integration with card networks and payment platforms
- Fast time-to-market with proven implementation frameworks
- Continuous innovation and compliance updates
- 24/7 support and dedicated implementation teams



Secure Token Vault for Acquirers & Merchants

Contact us

Email: sales@wibmo.com
Website: www.wibmo.com



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