




**Wibmo**

# ISSUER TOKEN HUB

Issuer Tokenization & Push Provisioning



Issuers need centralized control over tokenization to enhance security, reduce fraud, and deliver seamless payment experiences across merchants, wallets, and devices while maintaining compliance with EMVCo and card network standards.

## Product Overview

Wibmo Issuer Token Hub is a comprehensive tokenization solution that enables issuers to create, provision, and manage tokens across card-on-file, network, and device tokenization use cases. With support for on-us and network tokenization models, one-step push provisioning, and EMV-compliant token vault, issuers gain complete control over the token lifecycle—from creation to retirement—while ensuring secure, real-time provisioning to merchants, wallets, and payment gateways.

**Deployment Models:** Cloud-hosted • On-premise • Hybrid • White-label customization

**Tokenization Models:** On-Us (issuer-controlled) • Network Tokenization (EMV-certified) • Device Tokenization

## Token Hub Advantage

- Centralized token management: Single platform for all tokenization types
- One-step push provisioning: Real-time token distribution to multiple merchants and wallets
- EMVCo-compliant Token Vault with advanced encryption
- Support for On-Us and Network tokenization (VTS, MDES, TR-TSP integration)
- Device tokenization: Secure, device-bound tokens for mobile and wearables
- Complete token lifecycle: Create, update, refresh, retire with full audit trails
- Reduced operational costs and simplified token governance
- Enhanced security and fraud prevention with layered protection

## Native Integrations & Ecosystem

- Card Networks: Visa Token Service (VTS), Mastercard MDES, RuPay Token Service
- Directory Servers & 3-D Secure (MPI/3DS integration)
- ACS (Access Control Server) for issuer authentication and detokenization
- Payment Gateways, PSPs, and Aggregators via Token API Gateway
- Merchant platforms and wallet providers
- TR-TSP (Token Requestor - Token Service Provider) integration
- Wibmo ecosystem: 3DSS, ACS, PG, Trident risk engine

# Features

## Tokenization Types

- Card-on-File (CoF) tokenization: Secure storage of merchant tokens
- Network tokenization: EMV-certified NTS with VTS/MDES integration
- Device tokenization: Device-bound tokens for mobile wallets and wearables
- On-Us tokenization: Issuer-controlled token generation and management
- Off-Us/Network tokens: Interoperable tokens across networks and third parties
- Bulk tokenization: One-time tokenization of ACS-enrolled cards

## Token Vault & Lifecycle Management

- EMVCo-compliant Token Vault with AES-256 encryption
- Secure storage, retrieval, update, refresh, and retirement of tokens
- Token lifecycle APIs: Create, Read, Update, Delete (CRUD)
- Comprehensive audit trails and access controls
- Role-based governance and multi-level security

## Token API Gateway

- Secure API gateway for token access and lifecycle operations
- Integration APIs for merchants, aggregators, payment gateways, and PSPs
- Token creation, retrieval, update, and deletion APIs
- Detokenization APIs with role-based access control
- Webhook notifications for token lifecycle events

## Device Tokenization

- Device-specific tokens replacing PAN for secure mobile payments
- Device-bound tokens stored in secure elements or trusted execution environments
- Network device tokenization with VTS/MDES integration
- Support for mobile wallets (Apple Pay, Google Pay, Samsung Pay)
- Wearables and IoT device tokenization
- Minimal PAN exposure with detokenization at PG or ACS

## Push Provisioning Platform

- One-step push provisioning to multiple merchants and wallets
- Real-time token distribution with minimal latency
- Multi-merchant support with single API call
- Automated provisioning workflows with issuer approval

## Security & Compliance

- EMVCo-compliant token vault and network tokenization
- PCI-DSS compliant tokenization and detokenization flows
- Layered protection: Encryption, access controls, fraud prevention
- Secure detokenization limited to authorized parties (PG or ACS)
- Comprehensive audit trails for compliance and forensics



## Token Management Portal

- Centralized dashboard for issuers, merchants, and aggregators
- Real-time visibility into token creation, provisioning, and lifecycle
- Token status tracking (active, suspended, retired)
- Bulk token operations and reporting
- Role-based access control for multi-party token management

## Integration Capabilities

- Comprehensive REST APIs for issuer and merchant integration
- ACS integration for token lifecycle during 3DS flows
- Payment Gateway detokenization for secure transaction processing
- Directory Server and MPI/3DS interoperability
- TR-TSP integration for network tokenization workflows
- Minimal disruption to existing payment flows

## Use Cases

- Card-on-file tokenization for merchant recurring payments and subscriptions
- Network tokenization for cross-merchant and wallet token distribution
- Device tokenization for mobile wallets, wearables, and IoT payments
- One-step push provisioning to multiple merchants and payment platforms
- Bulk tokenization of ACS-enrolled cards for issuer token vaults
- Secure checkout experiences with tokenized transactions
- Fraud prevention with device-bound and network tokens

## Benefits for Issuers

- Complete control over token creation, provisioning, and lifecycle
- Reduced operational costs with centralized token management
- Enhanced security and fraud prevention with minimal PAN exposure
- Seamless payment experiences across merchants, wallets, and devices
- Real-time token provisioning and instant updates
- Compliance with EMVCo, PCI-DSS, and card network standards
- Scalable, high-performance infrastructure for millions of tokens





## Performance & Scalability

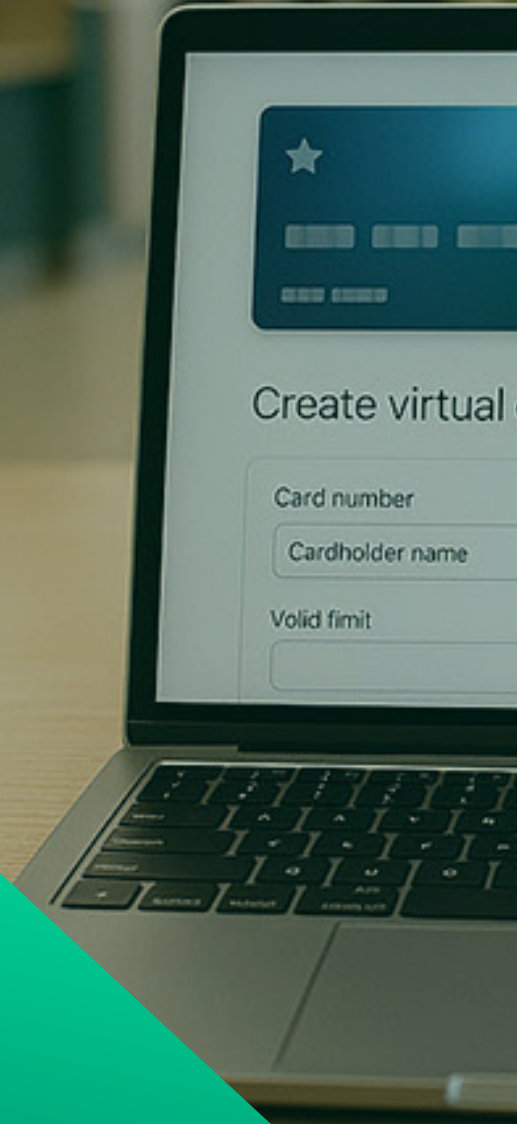
- High-performance infrastructure supporting millions of tokens
- Real-time provisioning with minimal latency (<500ms)
- Scalable cloud-hosted and on-premise deployment options
- 24/7 monitoring and SRE observability
- High availability with disaster recovery and failover

## Certifications

- EMVCo-compliant Token Vault and Network Tokenization
- PCI-DSS compliant
- ISO 27001:2013 Information Security Management
- Visa, Mastercard, RuPay scheme compliance
- EMV 3DS certified integrations

## WHY CHOOSE?

- Trusted by leading banks and issuers globally
- End-to-end tokenization expertise with EMVCo and PCI-DSS compliance
- Deep integration with card networks (Visa, Mastercard, RuPay)
- Complete payments ecosystem: Token Hub, ACS, 3DSS, PG, Fraud Management
- Fast time-to-market with proven implementation frameworks
- Continuous innovation and compliance updates
- 24/7 support and dedicated implementation teams



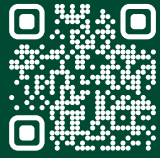
# Complete Token Lifecycle Management for Issuers

## Get Started Today

To learn more about Wibmo Acquirer Token Hub and secure your payment ecosystem, reach out to our team

## Contact us

Email: [sales@wibmo.com](mailto:sales@wibmo.com)  
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