

1. Description

- 1.1 The Reserve Bank of India issued a notification restricting the storage of card data when processing payments in India. According to the mandate, only card issuers and card schemes can fully store card data in clear. All other entities (including acquirers) can only store card data as network tokens, and any stored card details must be purged.
- 1.2 This solution is a custom-made tokenization solution designed for India.
- 1.3 This solution provides an alternate identifier (ALT ID) and replace payment card data when the cardholder does not want to save their card with Customer and only wants to conduct one single transaction (guest checkout).
- 1.4 The ALT ID is associated with a PAN (Primary Account Number) and not with Customer.
- 1.5 This solution works with a cryptogram that is associated with Customer and with a specific amount for each single transaction.
- 1.6 This solution is supported by the Card Schemes and issuers, enabling the creation of an ALT ID for the actual payment card numbers provided by the consumer during guest checkout transactions.

2. How does this solution work? Tokenization process

- 2.1 This solution is triggered when the following eligibility criteria are met cumulatively:
 - 2.1.1 Payment method: credit or debit card.
 - 2.1.2 Country of issuance of the payment card: India.
 - 2.1.3 Type of sale: direct, e-commerce or MOTO (Mail Order/Telephone Order) only.
 - 2.1.4 Office ID / point of sale: India (unless Customer wants to add other office IDs).
- 2.2 The check of the eligibility criteria will be run before proceeding with the authorization flow (and with authentication, if contracted).
- 2.3 The relevant Third-Party Provider (token requestor/aggregator) integrated into our Payment Platform will initiate the ALT ID tokenization provisioning.
- 2.4 The Third-Party Provider is responsible for acquiring and provisioning ALT ID tokens and cryptograms from the Card Schemes or issuers, as the case may be
- 2.5 This solution relies on the capabilities of the Card Schemes, issuers and Third-Party Provider (token requestor/aggregator) for ALT ID provisioning.
- 2.6 Our Payment Platform acts as an orchestration layer to support the ALT ID consumption process, which includes authentication, authorization, and capture processing.
- 2.7 The ALT ID returned will be integrated during the authorization process in the form of a payment element.
- 2.8 After authorization, every time the form of payment element is displayed, printed or reported, the form of payment element will show the ALT ID and the ALT ID expiry date instead of the payment card data.
- 2.9 If the ALT ID is not obtained for any reason, the guest checkout transaction will be declined.

3. Disclaimers and limitations

- 3.1 This solution is available only for direct sales (e-commerce and MOTO transactions).
- 3.2 This solution only works for guest checkout transactions. Card-on-file (card stored in a file) transactions are out of scope.
- 3.3 This solution does not tokenize or detokenize fidelity numbers or bank account numbers.
- 3.4 We are not a certified or registered token service provider. The tokens we generate are not network tokens. We do not need any issuer agreement to create such tokens.
- 3.5 Card Schemes update BINs (Bank Identification Numbers) tables regularly. We use BINs tables to determine the country of issuance of the payment card.
- 3.6 We are not an acquirer, issuer or Card Scheme. Therefore, our access to BINs tables is limited.
- 3.7 We use commercially reasonable efforts to procure the most updated BINs tables. We will not be responsible for the accuracy of the BINs tables we use.

- 3.8 We will not be responsible for the services provided by the Third-Party Provider or any error in the tokens/cryptograms.
- 3.9 We will not be responsible for Customer's compliance with the Laws and mandates of India.
- 3.10 The functionalities of this solution may be adjusted as required from time to time by the Law, Industry Mandates and PCI DSS.

4. Dependencies

- 4.1 In referral model, Customer must contract with the relevant Customer Selected Provider (token requestor/aggregator) integrated into our Payment Platform for the provisioning of ALT ID tokens and cryptograms.
- 4.2 Customer must onboard with Card Schemes, issuers and/or acquirers.
- 4.3 Customer must provide all the information required, including KYC information.

5. Integrations

- 5.1 This solution can be integrated with our Checkout UI solution as well as with the PNR.
- 5.2 Other integrations with Customer's front and back ends may be available, subject to further scoping.