



NETWORK TOKENS · HOW IT WORKS

improve approval rates with network tokens.

A network token is a stand-in for the card number, created by the card networks, kept up to date with the customer's card, and usable only by your business.

5–15%

better approval rates

Observed across Vendo merchant cases

+4.6%

more payments authorized

Visa, global card-not-present traffic

–30%

less online fraud

Visa, tokenized vs. card-number payments

how it works



01

customer enters card

The customer enters it once at sign-up



02

Vendo requests a token

We enrol the card with Visa or Mastercard



03

card network creates it

The token is linked to the real card



04

Vendo stores the token

Held for you, with the card on file as fallback



05

future payments use the token

The network maps it back; the issuer decides approve or decline

why it helps



higher acceptance

Credentials can stay current after card replacement or expiry



lower fraud risk

Real card data is hidden; controls and dynamic security data limit misuse



smoother recurring payments

Fewer broken subscriptions and less customer friction



less sensitive data

Reduced card-number exposure may simplify security and PCI scope



the token is checked every time

A token is not a saved number we fire and forget. The token is validated with the network on every rebill.

In short: payments run on a token that only works for you and always points at the customer's current card. If tokenization is ever unavailable for a card, we can still charge it the old way.

a network token is still just a card payment

The word "token" confuses people. This has nothing to do with crypto — it is the same card, paid the same way, with a safer number in front of it.

network tokens are

- ✓ Card credentials issued by the networks
- ✓ Tied to a real card and to your business only
- ✓ Unique and tied to the card

network tokens are not

- ✗ Crypto, blockchain or money of any kind
- ✗ Guaranteed approvals
- ✗ A complete fraud or PCI solution

ASKED MOST OFTEN

1 Can I move existing subscriptions from my old provider?

Yes. Each merchant is registered with the token provider (Visa/Mastercard) under its own name, so if you ever leave Vendo, your token vault remains with you. Currently, we only support tokens generated through Vendo. We are actively working on enabling the use of externally generated tokens in the future.

2 Can every card be tokenized?

No. Vendo enrolls the card and Visa or Mastercard issue the token. Prepaid cards are not eligible, and enrolment fails where the issuer does not support tokens — those cards keep running on the card number.

3 Where do tokens pay off most?

Anywhere the card is charged again later: subscriptions, recurring billing, memberships, card-on-file — the bigger your rebill volume, the bigger the effect.

4 How much can acceptance actually improve?

Across Vendo merchants, we typically see a **5–15% increase in approvals**, driven by fewer declines from expired or reissued cards and higher issuer approval rates.



want to see what tokens do to your approval rates?

Scan the code or write to us — we will look at your traffic mix and issuer spread, and tell you what to expect before you switch anything on.

vendoservices.com/contact-us