

# ACI Network Token Support

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## Merchant Benefits

- Enables merchants to pursue multi-acquiring
    - ACI is the network token requestor on behalf of merchants and can authorize transactions via any acquirer using the network tokens
  - Reduces interchange rates for card on file (COF) transactions
    - As of April 2022, Visa will increase interchange rates for card not present (CNP) transactions with a PAN
  - Increases security
    - PANs are never in the clear
    - Each new transaction is accompanied by a cryptogram for added security
  - Network token fraud screening is performed up front during provisioning, which removes the need to screen for fraud during card-on-file transactions
    - Visa reports fraud rates declining 28%\* when network tokens are used
  - Reduction in declines when using network tokens
    - Visa reports 2.2%\* authorization uptick for using network tokens over PANs
  - Increases conversion as network token-initiated transactions are typically authorized even if the card is expired, lost or stolen
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## How It Works

ACI will request a network token on behalf of the merchant during transaction processing and associate the network token to the merchant's ACI issued omni-token. Subsequent transactions will utilize the associated network token for authorization.

ACI Worldwide is a global leader in mission-critical, real-time payments software. Our proven, secure and scalable software solutions enable leading corporations, fintechs and financial disruptors to process and manage digital payments, power omni-commerce payments, present and process bill payments, and manage fraud and risk. We combine our global footprint with a local presence to drive the real-time digital transformation of payments and commerce.

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## The Difference Between ACI Network Tokens and Acquirer Network Tokens

Attribute	The Difference Between	
	ACI Network Tokens	Acquirer Network Tokens
Card Network Incentives	Y	Y
Improved Conversion	Y	Y
Fraud Reduction	Y	Y
Reduced Transaction Risk	Y	Y
Reduced PCI Scope	Y	Y
Total Elimination of Clear Card Data From Transaction Path	Y	Fiserv Y/FIS N
Seamless Omni-Token Integration for Existing Omni-Token Merchants	Y	N
Omni-Token and Network Token Linkage	Y	N
No Changes to COF Processing for Existing Omni-Token Merchants	Y	N
Merchant Owned Tokens	Y	N
Multi-Acquiring	Y	N
Acquirer Independence	Y	N

\* <https://usa.visa.com/about-visa/newsroom/press-releases.releaseId.19116.html>