Understanding
Tokenization with

PayU

TOKEN HUB

What is Tokenization?

Tokenization is the process of masking sensitive data by converting it to a string of randomly generated numbers called a "token." Similar to encryption, tokenization turns the original data to a set of tokens that makes it unreadable in the event of a fraud.

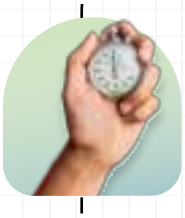
How does it impact my Business?

If your business does not adhere to the revised guidelines by the due date, your customers won't be able to access their saved cards. However, if you comply with the guidelines, there will be no change in customer experience.

How does it impact The Ecosystem?

In a fraud sensitive market, a tokenized card transaction is considered safer as the actual card details are not shared with anyone outside of the banking ecosystem during transaction processing.

Key highlights as per the latest regulations guidelines



Implementation deadline

June 30, 2022

Payment modes affected

Credit & Debit Cards

Impacted Industries

Any and all businesses selling online, and counting on repeat purchases for growth and profitability

Any Prohibitions?

Payment aggregators & businesses can no more store customer card credentials within their database

Where will the data be stored?

With networks & issuers like

VISA mastercard SBI HDFC BANK & More

How is PayU Solving for this?

With PayU Token Hub, our goal is simple

To let businesses focus on their growth while we help them achieve the best level of compliance.

Get set to offer the best-in-class customer experiences to your customers, uninterruptedly!

PayU
TOKEN HUB
At a Glance

WHAT? A complete tokenization solution that lets businesses provide a seamless payment experience to customers

WHY? To enable businesses to become compliant without having to compromise on customer experience

HOW? By tackling all the latest industry guidelines with a simple integration within a day with our zero code change approach

Frequently Asked Questions

What is PayU Token Hub and how will it help businesses?

PayU Token Hub is a tokenization solution for businesses that helps them stay updated with industry guidelines. It enables all businesses to offer a saved payments mode experience at checkout.

Can you elaborate a bit on why PayU Token Hub?

PayU Token Hub is a future ready solution that supports tokenization for all payment modes - Cards, Netbanking, UPI. We not only support issuance of network tokens but also issuer tokens, ensuring all optimisations done to provide a native payments experience are retained

What details & documentation do I need to submit to get started?

All you need to do is write to help@payu.in and we will get you started! It’s simple & easy.

How much time is required to integrate PayU Token Hub?

With our zero code change approach, you can integrate and get started in a day’s time.

What all details will I get for the tokenized card?

You will be able to store your customer's details like card bin, issuer bank's name, card network, card type, ecard expiry date and last 4 digits of the card.

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When can we go live provided we take a few weeks of dev for integration?

PayU Token Hub is live already. You can get started within it instantly.

What is the last date to comply with the guidelines?

Every business owner in India needs to do this migration by or before June 30, 2022.

What happens to the card data stored already?

All businesses have to migrate to a compliant solution by 30th June 2022, Only data obtained after Additional Factor Authentication (AFA) can be kept with a compliant partner from 30th June 2022 onwards.

What are the benefits of network token versus issuer token?

All optimizations for the payment experience done via direct integrations with banks (to provide a Native experience) can still be retained. This is not possible if a business is only reliant on network tokens.

Will the card details be transferable in future?

Yes, the card details will always be transferable.

With this integration does all the card traffic need to go via PayU or can we still choose to use another payment gateway in case of issues in PayU?

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If we choose to have multiple payment gateways onboard , then do we need to take other PGs bank vault solutions as well?

Certainly not! PayU Token Hub is built to work across multiple payment gateways.

Can I Use PayU Token Hub Even If I am Not a PayU Payment Gateway Client or Use Multiple PGs?

Yes, PayU Token Hub is a decoupled solution from the PayU Payment Gateway. So, any businesses currently using other payment gateway can use PayU Token Hub.

How are PayU tokens interoperable between networks and issuers?

Irrespective of who the token requestor is, the intrinsic property of tokens remains the same. A PayU token will always map to the network and/or issuer token. Network tokens are by default interoperable, as networks play the role of a broker which helps downstream systems understand the token. With an issuer token, we get a detokenization API, which basically allows the issuer tokens to be detokenized to fetch the underlying details

How will both tokens be created for a single transaction?

Businesses can take a single consent and PayU will create both tokens in the backend. Without PayU, you will have to first call the network to create a network token and then the issuer to create an issuer token and also maintain a mapping for the same

Will Visa Safe Click, Visa Direct and Mastercard send work?

Yes, all 3 payment modes will continue working

How will EMI, payouts and refunds continue working?

The solution for EMIs is in place, as banks would do the match using the last 4 digits and the auth code. For payouts and refunds, with issuer tokens we are trying to make sure they continue working by using IMPS rails.

What would be the backup in case the card APIs fail?

To avoid this scenario, we are keeping multiple providers in the backend.

What happens if a business is not compliant by the deadline?

The business won't be able to accept credit/debit payments if they do not comply with the deadline before the due date.

What if I want to end my PayU Token Hub usage?

You can end your PayU Token Hub usage anytime you wish to. All you have to do is reach out to our team or write at help@payu.in

Get Future Ready with PayU TOKEN HUB

Have queries and concerns before we help you achieve the best-in-class compliance?

Get a callback

We will have you covered!