

Card tokenisation Services (FAQs)

1. What is tokenisation?

Ans. Tokenisation refers to replacement of actual card details with an alternate code called the “token”, which shall be unique for a combination of card and token requestor (i.e. the entity which accepts request from the customer for tokenisation of a card and passes it on to the card network to issue a corresponding token).

How payments will change post tokenisation?

Before Tokenisation	After Tokenisation
Cards details are saved on merchant platforms & Payment gateways. Transaction completed using saved card data, CVV & OTP. Card details same across all merchants.	Card details cannot be saved by merchants & payment gateways. Instead a token which is unique for a card number and merchant will be stored at merchant site. Once a token is created all subsequent transactions will be completed through this token. Hence, different tokens for different merchants for the same card.

2. What happens to the saved cards from October 01,2022?

Ans. As the card details will not be saved after 30th September 2022, the cardholder will need to tokenise his/her card on the corresponding Merchant website or app. The cardholder can then continue to make payments without entering the card details again in that particular merchant if token is generated. If cardholder does not wish to tokenise his/her card, then he/she has to manually enter the full card details every time for making transactions.

3. What is the benefit of tokenisation?

Ans. A tokenised card transaction is considered safer as the actual card details are not shared with the merchant during transaction processing.

4. How can the tokenisation be carried out?

Ans. The card holder can get the card tokenised by initiating a request on the app/website provided by the token requestor. The token requestor will forward the request to the card network which, with the consent of the card issuer, will issue a token corresponding to the combination of the card and the token requestor.

5. How can a cardholder delete token generated by him/her?

Ans. The tokens can be managed through SIB Mirror + and SiberNet . Alternatively, a cardholder can call SIB customer care to request for deletion. Kindly note that when tokens are deleted through our channels or customer care, only the token details are deleted from Card network and not from the merchant site and hence even after deletion the card details might reflect in the

merchant websites. However once the tokens are deleted at card network, even if merchant initiates the transaction, the same will be rejected at network end as token is deleted.

6. How can a cardholder suspend/un-suspend token generated by him/her??

Ans. Tokens can be managed through SIB Mirror + and SiberNet. A cardholder can also contact SIB customer care to request for suspension/un-suspension of tokens.

7. What are the charges that the customer need to pay for availing this service?

Ans. The customer need not pay any charges for availing this service.

8. Who can perform tokenisation and de-tokenisation?

Ans. Tokenisation and de-tokenisation can be performed only by the authorised card network (Visa, Mastercard, Rupay).

9. Who are the parties / stakeholders in a tokenisation transaction?

Ans. Normally, in a tokenised card transaction, parties / stakeholders involved are merchant, the merchant's acquirer, card payment network, token requestor, issuer and customer. However, an entity, other than those indicated, may also participate in the transaction.

10. Are the customer card details safe after tokenisation?

Ans. Actual card data, token and other relevant details are stored in a secure mode by the authorised card networks. Token requestor cannot store debit card number or any other card detail. Card networks are also mandated to get the token requestor certified for safety and security that conform to international best practices / globally accepted standards.

11. Is tokenisation of card mandatory for a customer?

Ans. No, a customer can choose whether or not to let his / her card tokenised.

12. How does the process of registration for a tokenisation request work?

Ans. The registration for a tokenisation request is done only with explicit customer consent through Additional Factor of Authentication (AFA), and not by way of a forced / default / automatic selection of check box, radio button, etc.

13. Is there any limit on the number of cards that a customer can request for tokenisation?

Ans. A customer can request for tokenisation of any number of cards. For performing a transaction, the customer shall be free to use any of the cards registered with the token requestor app.

14. Can the customer select which card to be used in case he / she has more than one card tokenised?

Ans. For performing any transaction, the customer shall be free to use any of the cards registered with the token requestor app.

15. Whom shall the customer contact in case of any issues with his / her tokenised card? Where and how can he / she report loss of device?

Ans. All complaints should be made to SIB customer care.(Toll free India:1800 425 1809/ 1800 102 9408 | For NRIs: +91 – 484- 2388555)