



## TokenHQ

India's first compliant solution for a saved card experience

Razorpay TokenHQ allows businesses to continue offering their customers a saved card experience. It does so with the help of a unified platform that connects with major networks such as VISA, Mastercard, Rupay, etc., as well as issuing banks.

30%

Conversions happen through saved cards



With Razorpay TokenHQ, allow your customers to continue accessing saved cards on your checkout

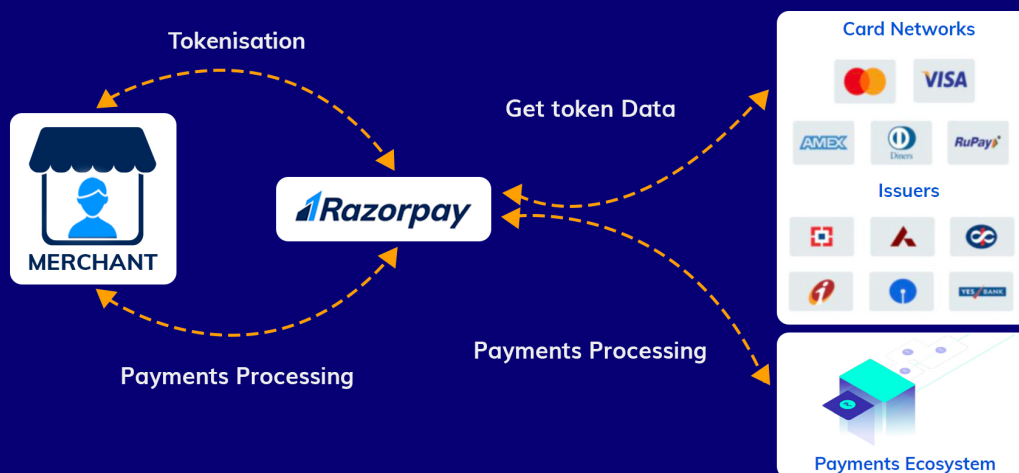
32%

Of all failed transactions get abandoned



With Razorpay TokenHQ, allow your customers to continue accessing saved cards on your checkout

Focus on business growth while we do the heavy lifting



### Fully Compliant and Unified Solution

Simplified solution for you to be compliant with the new RBI guidelines and PCI DSS norms



### Flexible Across Payment Methods

Supports payments across multiple Gateways



### Developer Friendly APIs

Our scalable and developer friendly APIs support high traffic volumes



### Convert Customers Faster

Leverage 11mn+ saved cards and offer customers a seamless payment experience

To learn more, write to us at [card-tokenisation@razorpay.com](mailto:card-tokenisation@razorpay.com)  
Already a Razorpay customer? Get in touch with your account manager to get latest updates

# FAQs



## Q. What is Tokenisation?

Tokenisation is the process by which the original card number / Primary Account Number (PAN) is replaced with a surrogate value called a "token." These tokens are managed between the Token Requestor & the Network and allows customers to store their card details in a secure and compliant fashion.

## Q. Who can save cards as per the new guidelines?

The guideline prohibits merchants, payment aggregators, payment gateways and acquiring banks from saving customer card details on their servers. Card networks & Card issuers are the only parties that can now save plain text cards.

## Q. What is the readiness on the issuer and network side for tokenisation?

Visa, Mastercard and Rupay are ready. American Express & Diners are still working on this and their readiness timelines are not certain. As and when networks go live, the corresponding issuers will be available automatically.

## Q. Will Razorpay be a Token Requestor

Yes, Razorpay can act as a Token Requestor and unify the multiple underlying integrations for a merchant. Merchants will be integrating with Razorpay and Razorpay would be integrating with all the networks (VISA, Mastercard, RuPay, American Express and Diners). Merchants can too act as Token Requestor.

## Q. Can a business be a Token Requestor?

Yes, businesses can choose to become Token Requestors. However, merchants need to sign documentation with each network scheme and need to represent themselves as a TSP. Merchants will need to be PCI DSS compliant to do the same. Instead, merchants can also work with Razorpay as a Token Requestor.

## Q. What does the RBI guideline say?

The guideline prohibits merchants, payment aggregators, payment gateways and acquiring banks from saving customer card details on their servers. Card networks & Card issuers are the only parties that can now save plain text cards. Here's the detailed RBI circular on card tokenisation.

## Q. Is customer consent required for saving / creating a token?

Yes, Customer consent and additional factor of authentication (AFA) is required for saving a card / creating a token. This can be the same 2FA used during the first transaction.

## Q. What fields can be saved by businesses, PAs & PGs?

The last 4 digits of the actual card number and a card issuer name can be stored by entities for tracking/ analytical purposes. Apart from this, meta data such as network name, issuer name etc can continue being stored.

## Q. What is Razorpay TokenHQ/ Razorpay's Card Tokenisation solution?

Razorpay TokenHQ is Razorpay's Card Tokenisation solution. It is unified platform connecting businesses with networks and issuers to help them create, modify and delete tokens, thus allowing businesses to enable their end customers to continue saving cards in compliance with the RBI recommended Card Tokenisation framework.

## Q. How will Razorpay integration help when merchant is TR?

Razorpay will act as a Technical service provider (TSP) and unify the multiple underlying integrations for a merchant. Razorpay would be integrating with all the networks and will do the heavy lifting of maintenance, certification & audit requirements from networks.

To learn more, write to us at [card-tokenisation@razorpay.com](mailto:card-tokenisation@razorpay.com)  
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