Introduction
The health and success of a merchant's business correlates strongly with payment card authorization rates. The higher the rate, the greater likelihood for repeated customer transactions, and the higher the business revenue. And with conversion rates being crucial for e-commerce businesses, this further underlines the fact that low friction and customer satisfaction when it comes to online payments is crucial.

And with the accelerated growth of online commerce globally, where markets such as those in Southern Europe are now closing the gap with more advanced Northern European economies alongside China, the competition is now more fierce than ever before. Competition is one of the top three challenges facing e-commerce today, alongside cybersecurity and order fulfillment.

A rapid build-out of omnichannel capabilities – which will bridge payments in any environment, physical or digital – will become an essential requirement for all payments players in most geographies. In 2024 60% of in-store and online merchants will accept multiple non-card retail payments operationalized by direct-from-bank-schemes, making the enablement of customer-centric, easy to use, fast, and yet secure payments of paramount importance.

The online payment process is fragmented and online merchants can store or transmit payment credentials in a variety of ways. In the current ecosystem, card-on-file (CoF) tokenization is becoming a dominant payment method.

Secure payments with the eCOM Tokenizer
With the eCOM Tokenizer solution you can offer secure payments without having to store sensitive customer data, avoiding the need for costly risk management tools, and removing the risk of data security breaches and cyber threats. Instead you can stay ahead of the competition by focussing on your core business and offer a state-of-the-art and convenient customer experience when it comes to fulfilling the payments at the checkout.

The eCOM Tokenizer solution provides a simple inbound REST based JSON API to receive input data (typically the token reference identifier, a client identifier and transaction amount) from the merchant and then the payment transaction specific cryptogram is generated and all payment data is returned in the API response. Optionally, G+D can also offer a Strong Customer Authentication layer based on FIDO biometrics which fully complies with PSD2 requirements and gives the end customer a smooth, passwordless authentication experience.
After receiving the cryptogram, the payment process will flow as normal – the authorization request containing the cryptogram and all other corresponding data elements is sent into the scheme network but without the need to store any customer data, protecting you, your e-commerce site and most importantly your customers.

Connect your card-on-file (CoF) system
Connect to eCOM Tokenizer and enable convenient and secure CoF tokenization with embedded Strong Customer Authentication (SCA) "as an optional add-on feature", for a state of the art customer experience when it comes to pay:
• Seamless payment with the option of Strong Customer Authentication, removing the need for additional 3-D Secure verification (Delegated Authentication)
• Network derived cryptogram (delegated authentication according to PSD2)
• Easy Integration thanks to single server API combing SCA and cryptogram
• Optional ‘tunneling’ via client only (App + SDK)
• Smooth Migration Support

Why eCOM Tokenizer?
The partnership between G+D and Netcetera brings large expertise in digitization and software development, as well as its innovative strength in combination with G+D’s worldwide footprint in the payment ecosystem and Netcetera’s more than 9 years experience in providing best-in-class products and services for merchants, PSPs and acquirers.

With the eCOM Tokenizer, secure provisioning of payment credentials comes without saying thanks to G+D being a premium partner of both Mastercard and Visa.

The customer experience is convenient and fast which will improve the card authorization rate. Due to optimized Card Lifecycle Management where the network token is decoupled from funding card for automatic renewals, there is no need for the customer nor the merchant to update any card data when cards expire, as this is done automatically.

Why Network Tokenization?
Network tokenization offers significant benefits over proprietary solutions:
1. Higher security as the tokenization goes through a Token Service Provider and each transaction has a cryptogram
2. Network Tokenization covers a variety of use cases such as in-car payments, in-app and mobile e-commerce payments
3. The eCOM Tokenizer offers multiple payment brands and network tokenization with a single integration – scalability and convenience!
4. Automatic token refresh at card renewal, no interruption to scheduled payments and no discontinuation of service

The fact that the funding PAN is not stored by the merchant or PSP (TSP only), each transaction is secured by a unique cryptogram, the network tokenization provides a unified global infrastructure and domain controls, the payment execution is secure by design with technology you can trust.

Benefits in a nutshell:
- Lower Abandonment Rates
- Higher Conversion Rates
- Higher TRX Values
- Increased Revenue
- Enhanced Risk Mitigation
- Reduce of Fraud
- Less efforts in PCI certifications
- Less need of internal Compliance checks