



<https://verifone.cloud/docs/online-payments/tokenization/external-tokenization>

Updated: 19-Jun-2024

External Tokenization

Overview

There are situations where the tokenization of the cards can be done outside of Verifone. In this scenario, Verifone is the payment gateway which simply facilitates the generation of the external tokens acting as an intermediate allowing the merchant to submit transactions with external tokens.

One of these external tokenization solutions is the TransArmor solution offered by Fiserv.

Availability

For merchants with TransArmor tokens, a Verifone Admin can enable it in the [Payment Provider Contract](#) (PPC) page, in Verifone Central, after receiving your 4-digit TAVE Token ID.

Benefits

- TransArmor end-to-end encryption and tokenization provide the multi-layered security that is necessary in today's card environment.
- Reduces the development time and costs associated with PCI compliance.

The TransArmor Data Protection Solution

TransArmor is a dual-layered payment card security solution that combines strong encryption and tokenization technology. TransArmor secures the transaction from the moment of swipe – prior to transmission and throughout the payment process with encryption, and it prevents card data from entering the merchant's Card Data Environment (CDE) by replacing the Primary Account Number (PAN) with a random-number token that can be safely stored.

TAVE is a symmetric encryption installed at the hardware level to perform format-preserving encryption using the VAES algorithm. It encrypts sensitive cardholder data so that the output is in the same length and character set as the input.

TransArmor Multi-Pay Tokens (TAVE Tokens) are valuable for both POS and eCommerce/Card Not Present environments. Multi-Pay Tokens can be used to initiate a financial transaction without the card being present. Also, a TransArmor Multi-Pay token can be safely stored in the merchant environment instead of the customer's account data.

Verifone does not store the TAVE tokens.

Verifone Central Setup

Multi-Pay tokens are specific to a merchant/merchant chain. Fiserv provides a unique four-digit alpha-numeric token type value to each merchant/merchant chain. On Verifone side, the merchant will need to provide a Verifone admin the **TransArmor Token Type ID** that will be added under the PPC page, in Verifone Central.