



## First Data® One Time Passcode

### Verifying your cardholders' identity today shouldn't rely on password technology from 15 years ago.

With mobile payment and card technology advances, you may think mobile wallet transactions are secure and foolproof. Wrong. Cybercrime is organized, growing, and responsible for millions of dollars in lost revenue.

First Data One Time Passcode (OTP) provides Visa and MasterCard issuers with an additional layer of security to protect your business and your cardholders.

During the debit and credit mobile wallet provisioning process, OTP helps confirm that your cardholders are who they say they are. An auto-generated string of random numbers, OTP is more secure than a static password. If stolen, the passcode becomes useless by the next code refresh.

### Benefits to Your Business



#### Customer Assurance

Cardholders today have concerns about loss of privacy and loss of security with their financial transactions. Our solution supports a secure and seamless customer payment experience.



#### Seamless Integration

When used in tandem with First Data's Provision Plus and Integrated Token Service, One Time Passcode balances a seamless customer experience with your need to effectively fight fraud.



#### Security

Our solution helps to mitigate your business risk, brand reputation, and better protects your cardholders.

First Data®

## One Time Passcode

OTP seamlessly interfaces with other First Data products — ancillary products and services that work in tandem to provide your cardholders with a secure and efficient mobile payments experience.

### Provision Plus

Provision Plus combines mobile wallet data with your cardholders' account information to help your authentication process. You want to make informed decisions when your customer adds their card to a mobile wallet — the most critical time to prevent mobile wallet fraud. Our solution helps mitigate your risk and better protect your cardholders.

Provision Plus works in tandem with OTP, giving you flexibility to define the OTP delivery options for each cardholder — email, cell phone, call center, or any combination.

### Integrated Token Service

OTP is designed to work in tandem with First Data's Integrated Token Service to provide your cardholders with a frictionless and secure mobile payments experience. Replacing the primary account number (PAN) with a secure token, our Integrated Token Service supports both online and point-of-sale transactions.

Our solution provides you with turnkey onboarding, provisioning, and token management. You'll have the advantage of up-to-date payment security, complemented with a suite of token servicing.

**For more information, contact your Account Representative or visit [FirstData.com](http://FirstData.com).**

One fraud prevention tool is not enough. Realistically, fraudsters will compromise any single-point solution. “Multi-layering” — or combining several security solutions — enables you to more securely authenticate payments throughout your systems and networks.