



First Data® Provision Plus™

As mobile transactions increase, issuers and cardholders have well-founded security concerns.

As mobile payments grow in popularity, so have varying types of fraud – impacting your brand reputation and your bottom line. Provision Plus helps mitigate your business risk and protects your customers beginning with the provisioning process.

You want to minimize fraud and operational costs, while quickly approving legitimate customer provisions. Our solution is a Rules Risk based platform that combines mobile wallet data with cardholder account information to help you make informed token provisioning decisions.

Used in tandem with our Integrated Token Service, Provision Plus balances a seamless customer experience with your need to effectively fight fraud.

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

Provision Plus works in tandem with other First Data tokenization services to provide your cardholders with a frictionless and secure mobile payments experience.



Security

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

Integrate with Other Available Services

Integrated Token Service

Provides you with turnkey onboarding, provisioning, and token management. You'll have the advantage of modern payment security, complemented with a suite of token servicing.

One Time Passcode (OTP)

An auto-generated string of numbers, our One Time Passcode (OTP) solution authenticates your cardholder during the provisioning process. An added level of mobile payment security.

Provision Plus works in tandem with the OTP process, allowing you the flexibility to define the OTP delivery options for each customer – email, cell phone, Call Center or any combination.

NEGFILE

Provision Plus NEGFILE allows you to:

“Black List” or “White List” various attributes of a provision request, and assign each with a risk code for use in provision decisioning:

- Device phone number
- Device source IP address
- Primary account number
- Secure Element ID
- Wallet service provider account ID hash

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Mobile Wallet Security

Today's data breach headlines raise cardholder concerns about loss of privacy and loss of security with their financial transactions. With your business bottom line, brand reputation, and customer loyalty at risk, how can you better secure mobile wallet payment transactions?

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 mitigates your risk and better protects your cardholders.

Integrated Token Service

Provision Plus works in tandem with First Data Integrated Token Service to provide your cardholders with a frictionless and secure mobile payments capability. Replacing the primary account number (PAN) with a secure token, our service supports both online and point-of-sale transactions.

Provision Plus also provides you with greater flexibility to determine which cardholders require additional authentication and how the cardholder will authenticate – Call Center or One Time Passcode (OTP).

You can rely on First Data to support a secure and seamless customer payment experience for your cardholders.

Data integrity is the responsibility of the issuer, Wallet and Token Service Provider. First Data can only execute Risk Rules based on data provided by these entities.

For more information, contact your Account Representative or visit FirstData.com.

First Data®