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Credential Management

Manage your customers' credentials securely in Worldpay's independent token vault and forward them to a range of acquirers via our flexible forward API.

In today's commerce landscape, convenience driven shoppers expect uninterrupted checkout experiences and value the ability to safely store their details for faster future payments.

But managing credential data can be complex especially with evolving regulations, security threats and multiple payment providers in play.

Worldpay's Credential Management with Vault helps you meet these challenges heads-on. It combines robust safeguards with hassle-free customer experience, while building operational resilience and efficiency to support your growth ambition.

up to
+1
percentage point
approval rate with network tokens[a]

+4.9
percentage points*
authorization rate with Account Updater[b]

(a) (b) Internal Worldpay data, Q4 2024. Customer sample sizes: 108 (a) and 282 (b). * On average.

Three ways your business benefits

Simplify data security compliance

Protect customer data and meet the highest security standards with our PCI DSS level 1, certified, cloud-native vault, eliminating the need to build and maintain your own secure infrastructure. Reduce the risk of non-compliance with data protection law, while benefiting from automated compliance updates to support evolving regulatory requirements.

Scale effortlessly with our acquirer-agnostic vault

Route sensitive data to a range of providers using our acquirer-agnostic vault and forward API built for global scale. Flexibily work with multiple partners to accelerate market entry and support growth all while keeping customer data secure across regions. Leverage Worldpay's deep local regulatory expertise to expand confidently.

Enhance customer experience

Make the checkout experience easy and smooth. Account updater and tokenization capabilities ensure customer data is always up to date to prevent payment failure and remove the need for returning shoppers to re-enter their details. Reducing unnecessary declines helps increase revenue and strengthens trust in your brand.

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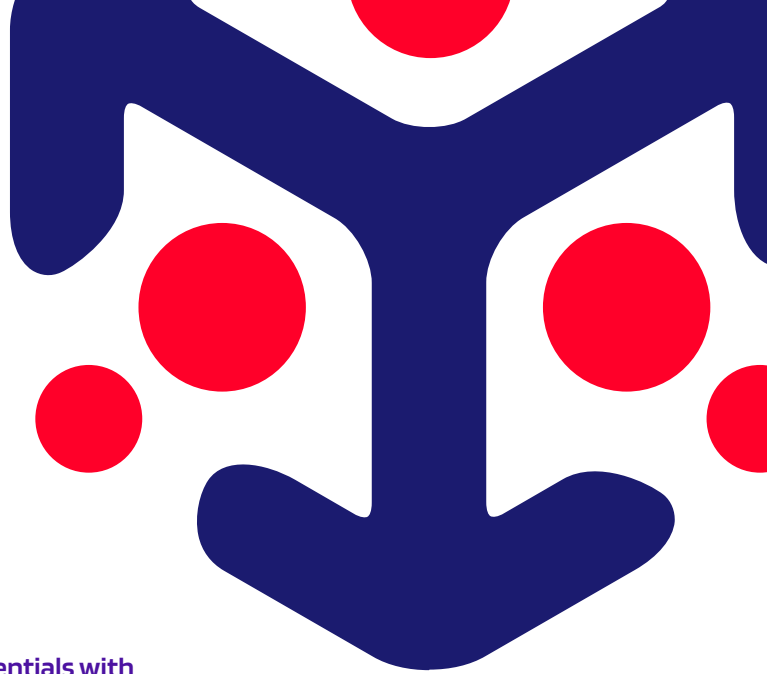
Credential management on your terms

Have full control over how you manage your customer credentials with flexible options that suit your business model:

Control made easy

Choose our fully managed service and let us handle the complexity for you. From tokenization to credential updates so you focus on growth rather than building complex infrastructure.

Acquirer-agnostic vault

Prefer more control? Use our acquirer-agnostic vault and forward API to manage credentials your way, while still benefiting from our secure and scalable platform. A future-proof solution that supports your international growth without being tied to a single provider.

Tokenization

Going beyond payment data? We also support the tokenization of non-payment data helping you protect more of your customer ecosystem.

Ready to truly own your customer data?

Leverage Worldpay's solution and keep credential secure, current and compliant to boost approval rates and scale globally with confidence.

Get in touch with our global experts and discuss how we can help you unlock revenue, resilience and customer loyalty on your terms.

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