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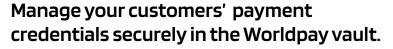# Payment Credential Management

Manage your customers' payment credentials securely in the Worldpay vault.

Convenience-driven shoppers expect uninterrupted checkout experiences and value the ability to safely store their details for faster future payments.

But payment 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 head-on. It streamlines your ability to manage, store, retrieve and forward sensitive data, building an ecosystem that grows with your business, strengthens security and delivers a hassle-free experience for your customers.

9.3% **uplift***
in authorization rate using Account Updater[a]

1.3% **uplift***
in authorization rate using network tokens[b]

(a) Based on 100 enterprise customers using Account Updater in Q1 2025.
(b) Based on top tier enterprise customers using network tokens in Q1 2025.
* On average.

Three ways your business benefits

Simplify data security compliance

Protect customer data and meet the high 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 laws, 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. Flexibly work with multiple partners to accelerate market entry and support growth while keeping customer data secure across regions. Leverage Worldpay's deep local regulatory expertise to expand confidently.

Enhance the 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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Payment Credential Management
on your terms

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

A unified view

If your payment credentials are spread across multiple vaults, each utilizing their own systems and formats, you may find it difficult to aggregate this data into a unified view. Worldpay offers a centralized token and credential management system to use across workflows.

Flexible service

If you're managing your own decisioning engine, you need full transparency and control over who, when and where credentials are used. Access tokenized data directly and build flexible, optimized workflows on your terms. Your data is yours to keep.

Cross-provider tokenization

Transmitting sensitive data to third-parties and meeting PCI compliance can present a high barrier. Utilizing our Forward API service, can help you to easily reduce your PCI scope while sharing only the data needed to keep your business running.

Ready to truly own your customer data?

Leverage Worldpay's solution and keep payment credentials 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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