Tokenisation of Debit Cards

Tokenisation is the process of replacing the actual card number of your Ujjivan Debit Card with a virtual token (Unique Reference number) while the card is being saved at Merchant Websites or Applications. By not storing the actual card details at merchants, it is ensured that, your data is safe & secure while carrying out online transactions with your debit card. All Ujjivan debit card details which have been saved previously at Merchant Websites/Apps (without Tokenization) shall be deleted by Merchants by September 30, 2022 & with effect from October 01, 2022, only card tokens can be saved by Merchants when the customer attempts to save his/her card details on the merchant app/website.

If you have previously saved your Ujjivan Debit card details at merchant websites/apps without tokenization, then such saved card details will not be available from October 01, 2022 onwards & you will have to saved your card once again. From October 01, 2022, your actual card details will not be stored at merchant websites/apps & only card token will be saved.

Advantages of Tokenisation

More secured transactions with no data stored at merchants' Website / App

Faster checkouts as card details like 16-digit Card number, Name, Expiry date are not required to be re-entered. CVV & OTP authentication will be required to complete an online transaction

Card on File Tokenisation - FAQs

What is Tokenisation?

Tokenization is the process of replacing the actual card number of your Ujjivan Debit Card with a virtual token (Unique Reference number) while the card is being saved at Merchant Websites or Applications to enhance card data security.

What is RBI's guideline on Tokenization?

As per the RBI directives payment aggregators, wallets and online merchants/websites are not allowed to store the card details with them after September 30, 2022. Accordingly, all card numbers have to be replaced with 'tokens' as mentioned above.

What will happen to cards already saved at Websites/Merchants/Apps from October 01, 2022?

All previously saved card details will be deleted from Websites/Merchants/Apps etc after September 30, 2022 in line with RBI directions. You will need to save your card once again & tokenize your card on the respective Merchant website or app. Once a token is saved on a website/merchant, you will be able to make future payments without entering your card details. If you do not wish to tokenize your card, then you can continue to manually enter your full card details for making transactions as usual.

How would tokens impact my online transaction experience?

Your online transaction experience using Ujjivan Debit Cards will not be hampered & you would not feel any difference. Once a card is saved at a merchant, instead of the actual card

details, the virtual unique token of your card will be used for transactions instead of your card details

What is the benefit of tokenisation?

In a tokenized card transaction as the actual card details are not shared / stored with the merchants such transactions are considered safer.

How do I tokenize my card?

Each online merchant/website/app, at the time of checkout shall guide you through the tokenization process, if you intend to save your card for future transactions. In General, as part of the process, the 16 digit Ujjivan card number, Expiry Date & CVV will have to be entered, followed by an OTP verification & a token will be generated for your card, specific to that merchant. This token will be saved by the online Merchant.

What if I choose not to tokenize my card?

If you do not wish to tokenize your card, then you carry out online transactions by entering all card details including card number, expiry and CVV for each Online transaction.

Will my token saved at one merchant work at another merchant?

No, token generated at one merchant is unique for that card number- merchant combination & it cannot be used elsewhere. i.e. Each merchant will have a unique token associated with every card saved on that Merchant. Essentially, your card will have multiple tokens based on the number of Merchants you would have saved your card with.

How to delete token generated by me?

A token can be deleted by directly visiting the merchant's website/app and deleting the card associated with the token from your payment preferences. Alternatively, you can also call Ujjivan Phone Banking & submit a token deletion request. You will have to submit following details as part of your request

1. Name
2. Account Number
3. Website on which token has to be deleted
4. Last 4 digits of Card number.

How do I identify my card after Tokenization on the Merchant Website/App?

You will be able to see the last 4 digits of the card on the merchant page.

What will happen to the token once my card gets replaced or renewed or reissued or upgraded?

You will have to visit the merchant page and create a fresh token by following the instructions on the merchants' page. You may also delete the old card token from the merchant.