Fact Sheet

Payment Account Reference Inquiry

Create a complete picture of cardholder spending across Primary Account Number (PAN) and tokenized transactions

Payment Account Reference (PAR) is an EMVCo industry standard for the payments ecosystem, designed to improve consistency while reducing the risks associated with PAN storage. The PAR Inquiry service helps issuers, merchants or acquirers to streamline processes and drive loyalty.

Futureproof payments

Improve monitoring and tracking of transaction activity across the payment ecosystem.
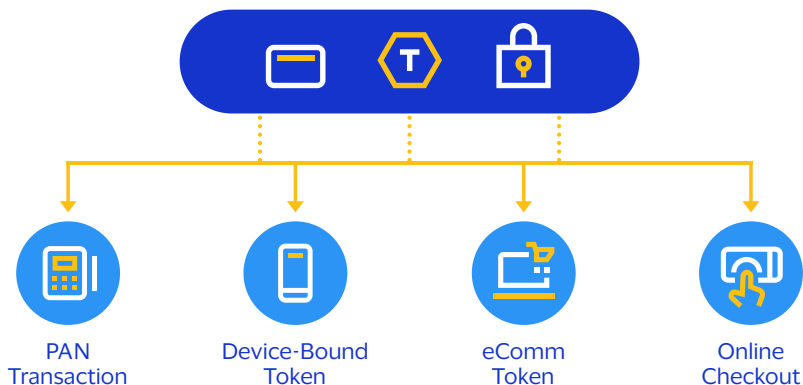
Improve security

Remove sensitive PAN data from multiple systems, eliminating the need to desensitize payment details.

Drive operational efficiencies

Assign one PAR for the life of the account to connect all physical and virtual versions of a card.

VISA

PAR Inquiry enables users to retrieve the PAR value linked to a PAN or token in real-time. The input into a PAR Inquiry is either a PAN or associated token.

PAN Transaction · **Device-Bound Token** · **eComm Token** · **Online Checkout**

* See footnote for figure 1 description

PAR Inquiry for issuers

Issuers can retrieve the PAR numeric for a PAN or affiliated token registered to that issuer. Issuers using PAR Inquiry must provide their own issuer processing center record or station for configuration in the certification or production environment.

PAR Inquiry for non-issuers

Merchants or acquirers can retrieve the PAR numeric for any PAN or affiliated token that they hold on file.

Features

Loyalty Program Engine

Reestablish an effective payment-card-linked loyalty program and improve customer recognition.

Customer relationship manager plugin

Swiftly identify customers and their associated transactions to improve and personalize customer service.

Risk management and fraud

Deliver metrics for fraud systems via a data element or in authorization response messaging.

Figure 1 description:

The diagram illustrates the different kinds of transactions or tokens that PAR Inquiry can retrieve and collate. The image shows the PAR Inquiry service connected to PAN transactions, device-bound tokens, eCommerce tokens and tokenized buy buttons.

Learn more

For more information, contact your Visa Account Executive or click here to fill out our online enquiry form

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