Skyflow for Card Issuance

Build global payment card issuer programs without handling sensitive data

skyflow

Isolate

Centralize PII and payment data in a highly secure, isolated environment with privileged access. Use tokens as stand-ins instead of replicating sensitive data.

Protect

Use PII and payment data without sacrificing data privacy. Data in Skyflow Vault remains encrypted at rest, in transit, in memory, and in use.
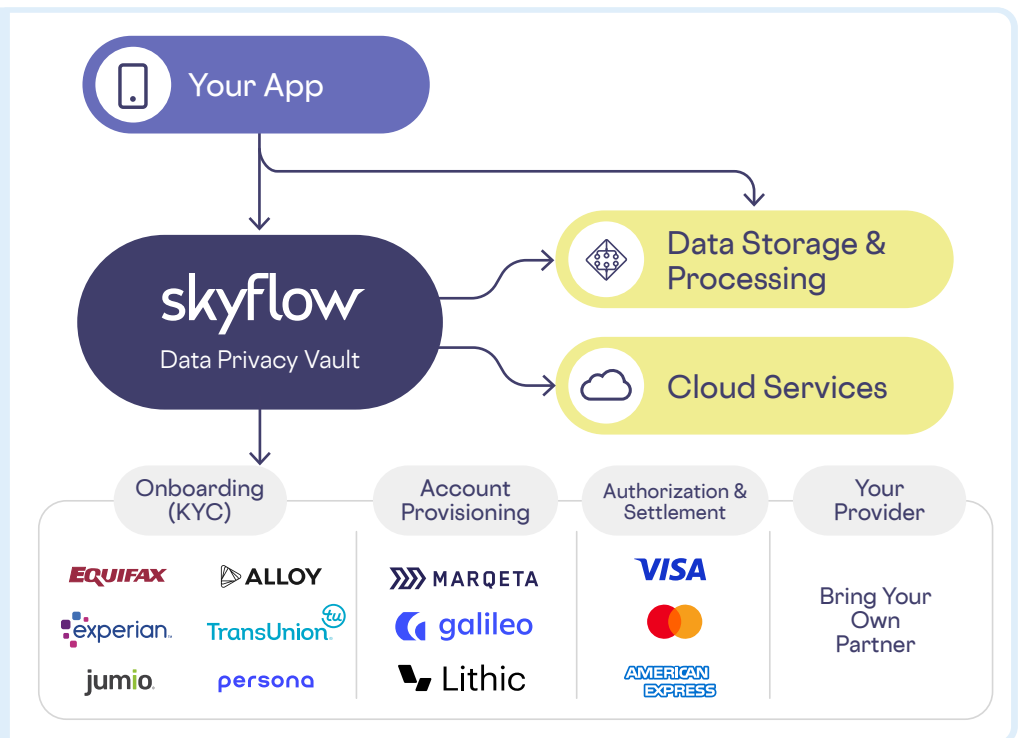
Govern

Quickly build and centrally manage the data access flows you need, within your organization and with third parties.

Simplify Your Service Provider Workflows

Key Features for Issuers

- Descope your environment from PCI data
- Reveal full or partial card details in apps or on websites (SDK)
- Process authorization requests (API and ISO 8583 support)
- Handle settlement files (SFTP support)

Your App

skyflow
Data Privacy Vault

Data Storage & Processing

Cloud Services

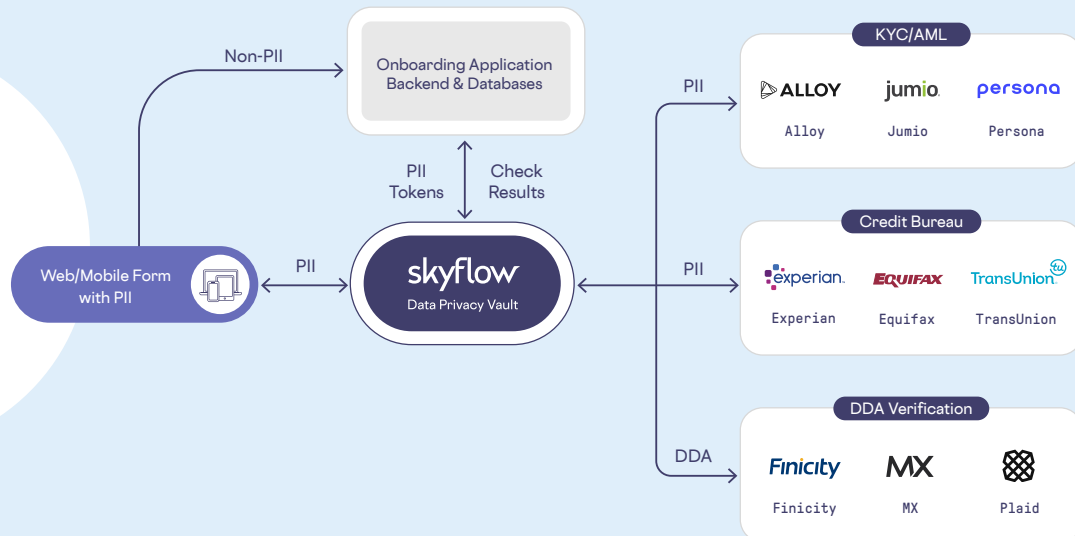| Onboarding (KYC)	Account Provisioning	Authorization & Settlement	Your Provider
EQUIFAX	MARQETA	VISA	Bring Your Own Partner
ALLOY	galileo	mastercard	
experian.	Lithic	AMERICAN EXPRESS	
TransUnion			
jumio			
persona			

Trusted by

CASH republic   fizz   PayEm   spoon

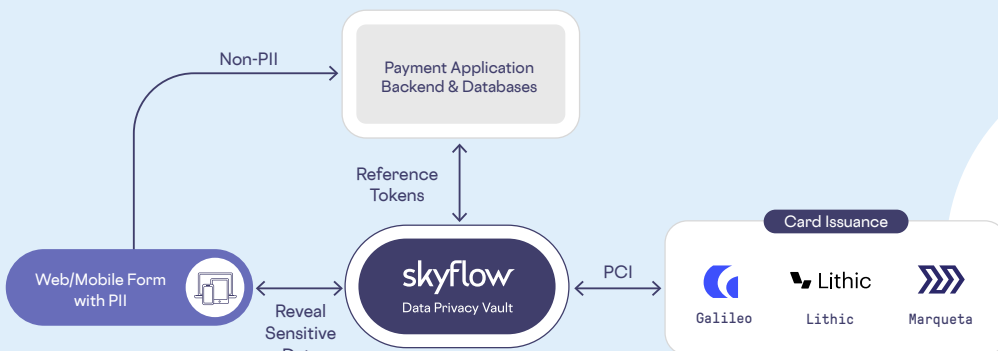# Seamless Card Issuance without Handling Any Sensitive Data

Collect and Evaluate

Securely collect names, addresses, SSNs, and other types of sensitive data and send it directly to your Skyflow Vault. Relay sensitive data to providers to start the underwriting and issuance process.

Non-PII → Onboarding Application Backend & Databases

PII Tokens ⇅ Check Results

Web/Mobile Form with PII ⇄ PII ⇄ **skyflow** Data Privacy Vault

PII → **KYC/AML**
- ALLOY — Alloy
- jumio — Jumio
- persona — Persona

PII → **Credit Bureau**
- experian — Experian
- EQUIFAX — Equifax
- TransUnion — TransUnion

DDA → **DDA Verification**
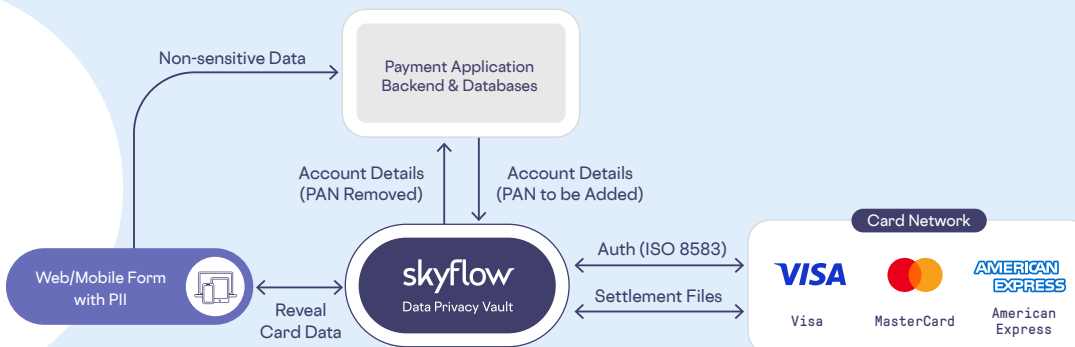- Finicity — Finicity
- MX — MX
- Plaid — Plaid

Issue and Store

Store PANs from card issuance providers directly into your PCI-compliant Skyflow Vault. Reveal card information to customers in apps or on websites using SDKs without directly interacting with this sensitive data.

Non-PII → Payment Application Backend & Databases

Reference Tokens ⇅

Web/Mobile Form with PII ⇄ Reveal Sensitive Data ⇄ **skyflow** Data Privacy Vault ⇄ PCI ⇄ **Card Issuance**
- Galileo
- Lithic
- Marqueta

Process and Use

Safely exchange details with card networks in a privacy-safe environment. Authorize and settle payments without exposing your infrastructure to sensitive data or increasing your compliance scope.

Non-sensitive Data → Payment Application Backend & Databases

Account Details (PAN Removed) ↑   Account Details (PAN to be Added) ↓

Web/Mobile Form with PII ⇄ Reveal Card Data ⇄ **skyflow** Data Privacy Vault

Auth (ISO 8583) →   Settlement Files ⇄ **Card Network**
- VISA — Visa
- MasterCard — MasterCard
- AMERICAN EXPRESS — American Express

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Learn more at www.skyflow.com