

Transition to Tokenized Payment Methods[®]

This article applies to:

[Pro](#)

[Max](#)

[Ultimate](#)

Keap is changing how we store your client's credit card data and how you will be able to interact with it. We don't want to alarm you, as this should be a fairly minor or non adjustment to your business processes, however it is a needed transition and we want you to be informed.

In the past Keap has stored your client's credit card data in a raw format that allowed you to be flexible with the processor that you chose to transact that card with after initial collection. This means that if your client paid you through Keap with processor A you could then later charge that same card to processor B without having your client re-enter the card number. The switch to fully tokenized payment methods means that actions like this will no longer be possible and you will only be able to transact a card with the processor it was initially handled with.

1. [What are tokenized payment methods?](#)
2. [Why is Keap doing this?](#)
3. [How are we helping you through this transition?](#)
4. [When is it happening?](#)

What are tokenized payment methods?

Tokenization is the act of taking raw payment information and immediately creating a "token" which is an encrypted string of letters and numbers that can be read and used only by the processor that it was transacted with.

When a transaction happens with a tokenized method, the only information that is sent between Keap and the Payment Processor is that token (This is true even for Keap Pay). Your client's card number, expiration date, etc are not exposed.

The token for a credit card is specific to a particular processor. When a card is tokenized for Processor A, it is not tokenized for Processor B. Meaning that you will only be able to transact that card with Processor A unless you get that same card re-entered on Processor B.

Why is Keap doing this?

We have tried to keep the impact as low as possible but there will be some changes

Payment Input Fields

You will start to notice the fields that your client will input their card details in will

start to look different depending on the processor you are using. This is completely normal and per the diagram above you will see that these are the processor's owned fields and we are directly dropping the payment information to them. Some may look as they have for now, however we are still adjusting the flow to go directly to the processor.

Credit Cards on File changes and Renaming this section to Payment Methods

You will first notice that we are renaming this area from Credit Cards to Payment Methods to encompass any future payment methods we will be working with like ACH or Apple Pay. Next, in a contact record under the orders or sales sections depending on your edition you will see all the cards that your client has paid you with. What you currently see is a list of each card with the last four digits showing. We are maintaining this look and feel, with one small update we are adding the processor that it is available for in parentheses after the last four digits of the card. This way you can easily see what processors you have available for that card. You can have the same card for multiple processors as long as you or the client have entered it into a new processor.

Adding a New Payment Method on File

The only change to this is now before adding a new payment method on file you will need to choose which processor you would like to add this payment method for. IE processor A or processor B. You can do this more than once for different processors if you would like.

Re-charging or Re-Trying a Payment Method on a different processor (End of Default Switching for subsequent payments)

Currently if you have any subscriptions, recurring payments, payment plans or Action sets for automatically creating orders set to default these will be automatically updated to the processor you have set to Default on the date we make the switch. (*Unless you are switching to Keap Pay we will allow you to move all of these to Keap Pay in your upgrade*). This means that the concept of a default processor for anything after a payment method has been collected no longer exists.

API Driven payment calls

This change removes the ability for any 3rd party to send Keap any raw credit card information at all. These types of API calls will fail and no longer be able to be accepted. If a payment method has already been stored and we now have a token this payment will be able to be called upon for a transaction same as today except instead of using a card API you will be using a token API. This does also mean that you will no longer be able to send card updates to Keap via API and we will need to expose the new payment input fields by processor

These updates are being adjusted by each 3rd Party company that uses Keap's API for payment related calls. We have already reached out to everyone that we can to make sure your services are not interrupted however how some of their products work or function may change. We suggest looking for updates from those 3rd parties to see what/when the changes they are making will go into effect.

How are we helping you through this transition?

Access to all cards you currently have

We understand that the flow of funds is a dire one for all businesses regardless of size. So we taken the action of making sure every credit card you have currently on file has a token with every processor that you have connected today. This will mean that you will see the same card for each contact on the record as a payment option for every processor you have connected.

Example: If you have two cards on file for John Smith and are currently connected to Keap Pay, Stripe, and PayPal you will go from seeing 2 options for payments to 6. One for each card for each processor.

Default Setting for Subscriptions/Recurring Payments or Payment Plans

When the adjustment happens anything you have currently set to run against the Default processor will lock in with the token for the Default you have set at that time. Per the example above you can change this if you wish to another processor by simply changing the payment method that order/invoice is running against.

Example: If you have a monthly subscription for Wendy Lewis you are connected to Keap Pay, Stripe, and PayPal and have Stripe set to default. When the change takes place we will set that subscription to run against Stripe. If you wish that to be against Keap Pay or PayPal all you will need to do is adjust the payment method to that token.

When is it happening?

This will be a 3 phased Approach

- **Phase 1** will begin on 3/4/24 - Any customers that sign up to use Keap Pay will automatically be transferred to a token only storage.
 - **Phase 2** May '24 - When we re-release Stripe Elements all customers with an active Stripe account will be automatically transfer to a token only storage
 - **Phase 3** July 1st 2024 - Anyone not already transitioned will automatically switch.
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