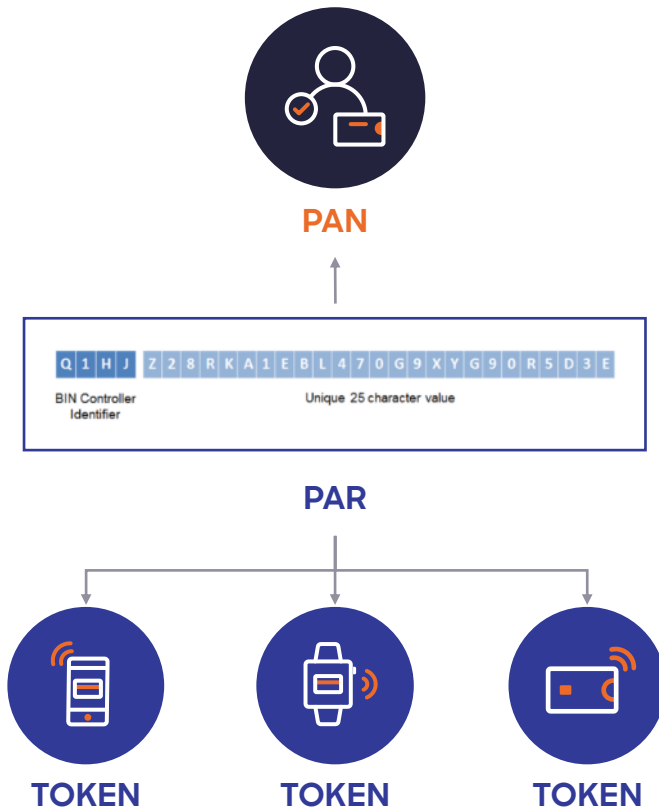# What is Payment Account Reference (PAR)?

Payment Account Reference (PAR) is a non-financial reference value assigned to each unique PAN to link a Payment Account represented by PAN and its affiliated Tokens

PAN

Q1HJ Z28RKA1EBL470G9XYG90R5D3E

BIN Controller Identifier   Unique 25 character value

PAR

TOKEN   **TOKEN**   **TOKEN**

PAN refers to the card number of the cardholder's credit card, debit card, store credit card, or gift card

Each **PAR** number is made of 29 unique alphanumeric characters and does not change throughout the PAN's lifecycle event

Token is an algorithmically generated number to protect the payment account's sensitive data during the payment process

Benefits of PAR

PAR provides a consolidated view of transactions associated with a PAN and its affiliated tokens, making it easier to identify customers and their associated transactions across payment channels.

There are number of benefits for merchants:
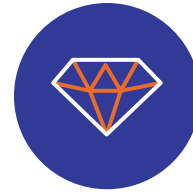
Better Loyalty Programs

Increases transaction transparency to support loyalty programs

Enhanced Risk Management

Improves risk management with high-level view to support fraud analytic tools

Improved Customer Support

Provides flexibility to support various business needs such as customer service

PAR Use Cases

Making it easier to identify a customer, PAR has many use cases aimed at improving consumer service and experience.

Transit open loop use cases:

- Customer / Traveler Service
- Fare Policies Application and Processing

Additional scenarios and possible use cases:

- Loyalty Programs
- Customer Relationship Management
- Risk Management and Fraud Analytics
- Compliance

For more information, please reach out to your relationship manager.