



# CollectMax™

## PaymentVision Token Guard

### Feature Whitepaper & Setup Guide

*Protect consumer payment data by eliminating card and ACH capture at the staff level — send secure links directly to consumers and import tokens seamlessly into CollectMax.*

## Overview

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PaymentVision Token Guard is an enhancement to the CollectMax PaymentVision payment processing module that removes the need for collection staff to verbally collect or manually enter consumer credit card or ACH banking information. Instead, staff can generate and send a secure link — via email or text message — directly to the consumer, who enters their payment details through a hosted PaymentVision portal. The resulting payment token is then imported back into CollectMax to complete the transaction.

This approach significantly reduces your agency's exposure to sensitive financial data and supports compliance with Payment Card Industry (PCI) security standards. Token Guard is available for real-time credit card payments, real-time ACH payments, and recurring credit card payment arrangements.

## Key Benefits

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- Reduces PCI scope by preventing staff from handling full card numbers
- Improves consumer confidence — payment data goes directly to PaymentVision
- Supports real-time and recurring payment workflows
- Credit card tokens are saved for future use, reducing friction on repeat payments
- Link history provides a full audit trail of all links sent per consumer
- Available via text or email for flexibility across consumer preferences

## System Requirements

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Before enabling Token Guard, confirm your environment meets all of the following requirements:

| Requirement                 | Details                                                                                                               |
|-----------------------------|-----------------------------------------------------------------------------------------------------------------------|
| <b>CollectMax Version</b>   | Version 11 or higher with the latest update                                                                           |
| <b>PaymentVision Module</b> | PaymentVision Module — latest update required                                                                         |
| <b>Token Guard API Key</b>  | Provided by your PaymentVision liaison ( <a href="mailto:jrobbins@paymentvision.com">jrobbins@paymentvision.com</a> ) |
| <b>Merchant Code</b>        | Provided by your PaymentVision liaison ( <a href="mailto:jrobbins@paymentvision.com">jrobbins@paymentvision.com</a> ) |
| <b>Support Contract</b>     | Active support contract with JST required                                                                             |

## Setup & Configuration

Token Guard requires a one-time configuration in CollectMax before the feature becomes available. Follow the steps below:

| # | Step                         | Action                                                                                                           |
|---|------------------------------|------------------------------------------------------------------------------------------------------------------|
| 1 | <b>Contact PaymentVision</b> | Reach out to your PaymentVision liaison to obtain your Token Guard API Key and Merchant Code.                    |
| 2 | <b>Open Configuration</b>    | In CollectMax, navigate to the PaymentVision Accounting Tab and click Configuration at the bottom of the screen. |
| 3 | <b>Enter Credentials</b>     | Enter the Token Guard API Key and Merchant Code in the designated fields and save.                               |
| 4 | <b>Confirm Activation</b>    | Once saved, the Token Guard link options will become available throughout the PaymentVision interface.           |

**NOTE:** Once the API Key and Merchant Code are saved, Token Guard options will automatically appear within the PaymentVision interface for real-time and recurring payment workflows.

## Real-Time Credit Card Payments

When processing a real-time credit card payment, staff can choose to send a secure Token Guard link to the consumer rather than collecting card information directly. The consumer enters their card details through the secure PaymentVision portal, and the token is made available for staff to retrieve and import.

| Stage            | Description                                                                                                                        |
|------------------|------------------------------------------------------------------------------------------------------------------------------------|
| <b>Send Link</b> | Staff selects the Token Guard option during a real-time payment and sends a secure link to the consumer via email or text message. |

|                                  |                                                                                                                                                                      |
|----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Consumer Enters Data</b>      | The consumer opens the link and enters their credit card information directly into the secure PaymentVision portal — no card data passes through CollectMax.         |
| <b>Token Generated</b>           | PaymentVision generates a secure token representing the credit card and makes it available for retrieval.                                                            |
| <b>Staff Imports Token</b>       | Staff retrieves and imports the token within CollectMax to complete the payment transaction.                                                                         |
| <b>Card Saved for Future Use</b> | The tokenized card is saved on the account. Only the last 4 digits are visible, allowing staff to confirm the correct card with the consumer on future transactions. |

Once imported, the credit card token is stored on the consumer's account. The last four digits of the card are displayed so staff can confirm the correct card with the consumer on future calls. If the consumer wishes to use a different card, staff can send a new link at any time.

**NOTE:** Link history is available at the real-time payment level, allowing staff to review all previously sent links for a given consumer.

## Real-Time ACH Payments

Token Guard also supports real-time ACH (electronic check) payments. The process mirrors the credit card workflow: staff sends a secure link, the consumer enters their routing and account information in the PaymentVision portal, and staff imports the token to finalize the payment.

| Stage                       | Description                                                                                                    |
|-----------------------------|----------------------------------------------------------------------------------------------------------------|
| <b>Send Link</b>            | Staff selects the Token Guard ACH option during a real-time payment and sends a secure link via email or text. |
| <b>Consumer Enters Data</b> | The consumer enters their routing and account number directly into the secure PaymentVision portal.            |
| <b>Token Retrieved</b>      | Staff retrieves the token in CollectMax to complete the ACH transaction.                                       |
| <b>Not Saved</b>            | ACH information is not stored for future use. A new link must be sent for each ACH transaction.                |

**NOTE:** ACH information collected via Token Guard is not saved for future use. A new link must be generated for each ACH payment transaction. Link history is available at the ACH payment level.

## Pre-Loading Credit Card Information via the Debtor Tab

Token Guard is also available from the Debtor Tab in CollectMax, giving staff the ability to capture a consumer's credit card token before a payment transaction is actively being processed. This is useful for setting up future payments or recurring arrangements in advance.

To use this feature, navigate to the Debtor Tab, click the Bank button, and select Credit Card. Staff can then send a Token Guard link to the consumer via email or text. Once the consumer completes the secure entry, the token is available to be imported to the account for future use.

**NOTE:** Pre-loading via the Debtor Tab is available for credit cards only. ACH pre-loading is not supported through this workflow.

## Recurring Credit Card Payments

For consumers enrolled in recurring credit card payment arrangements, Token Guard provides the same secure link workflow used for real-time payments. Staff can send a link for the consumer to enter their card information, retrieve the resulting token, and associate it with the recurring payment schedule — without ever capturing the full card number.

This ensures that recurring payment setups are handled with the same level of security and PCI compliance as one-time transactions.

## Feature Summary

The following table summarizes Token Guard availability across payment types:

| Feature                    | Real-Time CC | Real-Time ACH | Recurring CC |
|----------------------------|--------------|---------------|--------------|
| Send link by email         | ✓            | ✓             | ✓            |
| Send link by text          | ✓            | ✓             | ✓            |
| Token saved for future use | ✓            | —             | ✓            |
| Link history available     | ✓            | ✓             | ✓            |
| Pre-load from Debtor Tab   | ✓            | —             | ✓            |

Token Guard Feature is not available for Recurring ACH Payments

## Licensing & Support

Token Guard is an enhancement to the CollectMax PaymentVision module, available to customers running a recent version of CollectMax version 11 with the PaymentVision Module installed. An active JST support contract is required.

To enable Token Guard, contact your PaymentVision liaison ([jrobbins@paymentvision.com](mailto:jrobbins@paymentvision.com)) to obtain your API Key and Merchant Code. For technical assistance with configuration or ongoing use, contact the JST Support Department.

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Specifications subject to change without notice.

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