

# Braintree Vaulting



## Braintree Payments

Refer to the [documentation](#) on Braintree Payments for other help topics.

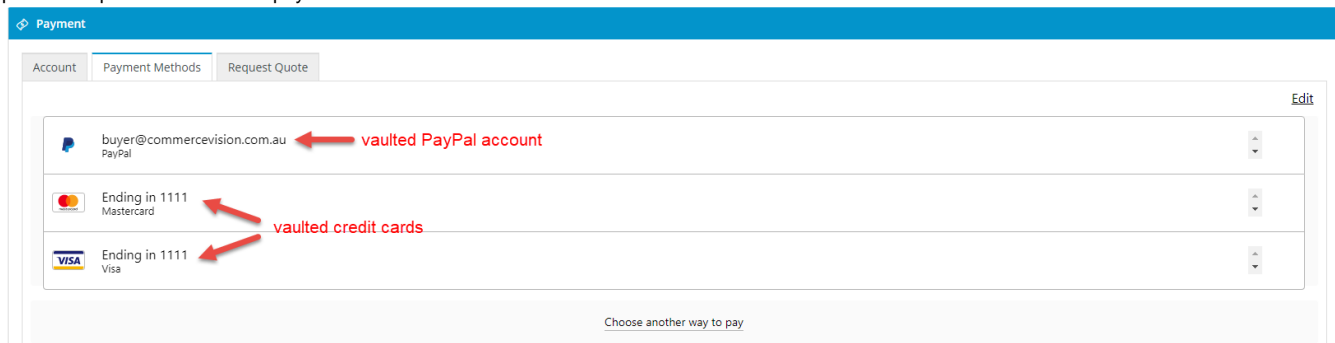
Vaulting is the term Braintree Payments uses to refer to saving a payment for future use or repeated charges. It is beneficial for such scenarios as:

- faster payments for repeat customers
- subscriptions
- recurring billing (e.g. automatic top-up or usage based charges).

You might have heard of vaulting under other names such as tokenisation. Braintree Payments can vault credit cards and PayPal accounts that have been used successfully to pay for a purchase. Whether or not a payment is vaulted depends on the default settings for your site, and User preference, if the decision is given to them. Vaulted payments are securely maintained by Braintree via tokens. You can access a User's vaulted payments in your Braintree account. In your Braintree account, the default option is not to vault cards that have not passed validity and fraud checks. However, you can opt to vault such cards if you wish.

For your customers, the benefit of vaulting a payment is it's always ready to use. Users do not have to re-enter payment details each time. All a User has to do is select a vaulted payment option and click Process Payment. For your business, saved payments may increase rates of completion (fewer instances of 'abandoned carts') since a vaulted payment represents fewer steps to completion.

During checkout on your website, vaulted payments are automatically listed under Braintree's Payment Methods tab. The User just needs to click on their preferred option to select it for payment.



Vaulting options for your website are configured in [Braintree Payment Settings](#). There you can set the following:

- payment types (credit cards, PayPal) that can be vaulted,
- automatic vaulting for successful payments,
- User controls on vaulting, i.e., opt-in and deletion options,
- prioritization of the User's default vaulted option (at the top of the list).

## Related help

- [Braintree Payments](#)
- [Braintree Payment Settings](#)
- [Braintree PayPal Settings](#)
- [Braintree Google Pay Settings](#)
- [Braintree Apple Pay Settings](#)
- [Braintree Credit Card Settings](#)
- [Braintree Payments - Credit Card Data Flow](#)
- [Braintree Test Credit Card Numbers](#)