



Important Facts for Prelims (9th January 2019)

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Tokenization service

- The Reserve of India (RBI) has allowed **all card payment networks to offer tokenization service.**
- **No charges should be recovered from the customer** for availing this service.
- **Tokenization involves a process in which a unique token masks sensitive card details.** The token is then used to perform card transactions in **contact-less mode at Point Of Sale (POS) terminals, Quick Response (QR) code payments, etc.**
- The RBI has allowed card payment networks to offer card tokenization services to any token requestor, that is, a third-party app provider. It extends to all use cases/channels [e.g., Near-Field Communication (NFC) / Magnetic Secure Transmission (MST)-based contact-less transactions, in-app payments, QR code-based payments etc.] or token storage mechanisms (cloud, secure element, trusted execution environment etc.).
- **All parties involved in the “payment transaction chain” will have to be registered with the central bank.**
- A cardholder can avail of these services by registering the card on the token requestor's app and after giving 'explicit consent'.

NASA Discovers a New Planet

- NASA has discovered a new planet **HD 21749b orbiting a dwarf star about 53 light-years away** in the **constellation of Reticulum.**
- This is the third new planet discovery by the **Transiting Exoplanet Survey Satellite (TESS).**
- HD 21749b revolve around its star in 36 days. The planet is about three times the size of the earth, which puts it in the category of a “sub-Neptune.”
- The other two planets discovered by TESS are **Pi Mensae C** located about 60 light-years away in the **southern constellation Mensa** and **LHS3884b** located about 49 light-years away in the **constellation Indus.**

#WebWonderWomen

- **Twitter India and Ministry of Women and Child Development**, in partnership with human rights organization Breakthrough, has launched the campaign **#WebWonderWomen** to **celebrate Indian women achievers**.
- Under the campaign, **people can nominate their favourite Indian woman achiever** with her Twitter handle, anywhere in the world.
- The women can be nominated under the following categories: **health, media, literature, art, sports, tech, travel, business, legal/policy, governmental, entertainment, fashion/beauty, finance, food and environment**.