



Visa's 2030 Vision

# The future of e-commerce payments


Consistent, simple, and secure


With advancements in technology, e-commerce has come in leaps and bounds


**+13.8%**  
YoY growth in online spend<sup>1</sup>

**>50%**  
of payments are tokenized<sup>2</sup>

But three major challenges still affect sales conversion:

 Fraud rates can vary wildly, ranging from 2 to 20 bps

 Inconsistent experiences, from future-focused biometrics to awkward manual interactions

 Varying quality of data affects decisions, personalisation and success

## Visa's 2030 Vision Setting the new standard

Visa is tackling these challenges head-on, shaping a future where online payments are as simple and secure as in-person transactions, meaning:



## Powering this vision is Visa e-commerce experience (Vee)

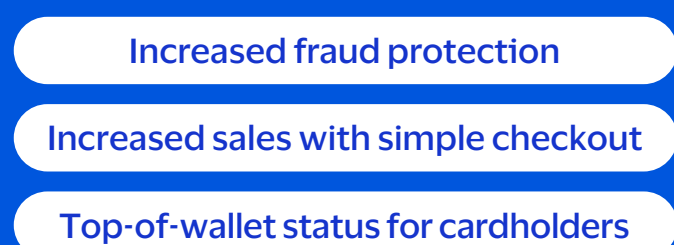
The engine that will drive consistency, performance and success.



Vee is composed of



To drive



## Our path to success: Good, Better, Best

Vee uses a Good, Better, Best (GBB) philosophy to effectively guide clients across e-commerce transactions.



## The future starts now

With enhancements to your preferred Visa solutions, Visa Secure and Visa Token Service, we are enabling a confident step to success.

Learn more about these enhancements in our Visa Secure and VTS infographic

\* One-time passcodes  
Source: [1] European e-commerce revenue, Statista, October 2024  
[2] Visa Europe Acquired CNP transactions in October - December 2024