

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 spend¹

of payments are tokenized²

But three major challenges still affect sales conversion:



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



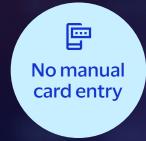
Inconsistent experiences, from future-focused biometrics to awkward manual interactions



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.



Ubiquitous tokenization protecting the PAN



Enhanced

data to improve fraud analysis and decisions



Embedded biometrics for bestin-class performance and security

Vee is composed of

Rules

Standards

To drive

Commercials

Increased fraud protection

Increased sales with simple checkout

Top-of-wallet status for cardholders

Our path to success: Good, Better, Best

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





with good quality data and authentication for added protection



security, and best-in-class authentication with Click to Pay and Visa Payment Passkey

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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

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