

## Visa's 2030 e-commerce vision: Consistent, simple and secure

No more barriers, just smarter ways to pay, built into every click.



No manual card entry







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

The engine that will drive consistency, performance and success.



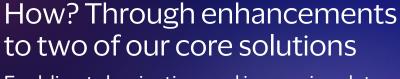
**Ubiquitous** tokenization protecting the PAN



**Enhanced** data to improve fraud analysis and decisions



**Embedded** biometrics for best in class performance and security



Enabling tokenization and improving data quality and sharing across the ecosystem

Visa Secure

Visa Token Service

### Visa Secure

An effective and

VISA **SECURE** 

Securing payments with stronger authentication

reliable solution, with a proven track record

>10%1 increase in approval rates<sup>1</sup>

reduction in fraud<sup>1</sup>

Now, we are enhancing Visa Secure with:

### Acquirer Enhanced

New risk scores and services

Visa Intelligence **Data Exchange** (IDX) Supplementary data delivery for better decisioning

**VPAI** score Passed to acquirers for future routing decisions

Visa Advanced **Authorization** (VAA) model Blended with VPAI score for more accurate

decisioning

enumeration risk signals to enhance security

**Enumeration** 

**Detection** 

Access

#### Compelling Visa Data Merchant

Only (VDO)

sharing option

A frictionless data

New data sharing options

Evidence 3.0 (CE.3.0)Submit data for dispute protection and efficiency

for enhanced authorization decisioning

**Transactions** (MITs) Authenticate MITs to improve fraud management

-Initiated

SOLUTIONS KEY For issuers For acquirers



# Setting the foundation for the future of e-commerce

Visa Token Service (VTS)



protect over half of e-commerce payments

**Tokens already** 

auth. approval rates<sup>2</sup> Now, we are enhancing the power of tokens with:

Visa Token

Verification

Account

reduction in fraud<sup>2</sup>

More merchant **Expand token** Lower fraud

VTS Compelling Evidence 3.0 Data Only

choice and better UX

for enhanced authorization decisioning

A frictionless data

sharing option

Submit data for dispute protection and efficiency

(CE3.0)

**TAVV Refresh** Extend Token Authentication

participation

Verification Value (TAVV) validity for specific use cases\*\* Visa **Provisioning** 

Intelligence

(VTAV) Score Account checks Reduce token to mitigate fraud provisioning fraud

Supplementary data delivery for better risk assessment 

(IDX)

Visa Intelligent

**Data Exchange** 

Higher

approvals

mean for clients?

What do these

enhancements



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**Greater** 

**Improved user** 

experiences

Your e-commerce journey begins today

support your future of payments Join your peers to build for the future

Visa Secure and VTS are enhanced to

Visit our website >

 $Source 1: Authenticated \ vs \ unauthenticated \ PAN. \ VisaNet \ Data \ up \ to \ December \ 2024.$ 

\*One time passcode \*\*Online groceries, multi-party commerce, delayed shipments

Source 2: Tokens vs PAN. VisaNet Data up to December 2024.