VISA

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**
- **No OTPs* or redirects**
- **Simple experiences**
- **Secure commerce**

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**

How? Through enhancements to two of our core solutions

Enabling tokenization and improving data quality and sharing across the ecosystem

- Visa Secure
- Visa Token Service

VISA SECURE

Visa Secure

Securing payments with stronger authentication

| An effective and reliable solution, with a proven track record | **>10%** ↑ increase in approval rates[1] | **UP TO 3x** ↓ reduction in fraud[1] |

Now, we are enhancing Visa Secure with:

New risk scores and services

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

Acquirer VPAI score
Passed to acquirers for future routing decisions

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

Enumeration Detection
Access enumeration risk signals to enhance security

New data sharing options

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

Visa Data Only (VDO)
A frictionless data sharing option for enhanced authorization decisioning

Merchant-Initiated Transactions (MITs)
Authenticate MITs to improve fraud management

SOLUTIONS KEY ● For issuers ● For acquirers

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Visa Token Service (VTS)

Setting the foundation for the future of e-commerce

| Tokens already protect over half of e-commerce payments | **UP TO 5%** ↑ auth. approval rates[2] | **UP TO 50%** ↓ reduction in fraud[2] |

Now, we are enhancing the power of tokens with:

More merchant choice and better UX

VTS Data Only
A frictionless data sharing option for enhanced authorization decisioning

Compelling Evidence 3.0 (CE3.0)
Submit data for dispute protection and efficiency

Expand token participation

TAVV Refresh
Extend Token Authentication Verification Value (TAVV) validity for specific use cases**

Lower fraud

Visa Token Account Verification (VTAV)
Account checks to mitigate fraud

Visa Provisioning Intelligence Score
Reduce token provisioning fraud

Visa Intelligent Data Exchange (IDX)
Supplementary data delivery for better risk assessment

SOLUTIONS KEY ● For issuers ● For acquirers

What do these enhancements mean for clients?

- **Greater security**
- **Improved user experiences**
- **Higher approvals**

Your e-commerce journey begins today

Visa Secure and VTS are enhanced to support your future of payments

Join your peers to build for the future

Visit our website ›