Digital payment success drives exponential long-term value

Today, meeting customer demands while bridging the gap between the online and offline customer experience is fundamental. Working behind the scenes to deliver security that's invisible to customers, becomes invaluable to you.

Visa can help your business reduce fraud and increase approvals while preventing disputes and providing a seamless customer experience with Visa's best-in-class solutions.

RISK, SECURITY AND IDENTITY SOLUTIONS FOR EVERY STEP OF THE CUSTOMER JOURNEY

Visa and its portfolio of best-in-class solutions are built with advanced technologies and access to rich data to help reduce fraud while increasing approvals and reducing friction from the customer experience.

	Visa Solutions	**Benefits**
Authenticate & authorize	• Contacless chip • 3D Secure • Tokenization • Click to Pay	**Authentication Feeds Authorization** >99% CP & >95% CNP Approval Rates
Stop fraud & illegal attempts	• VAA / VRM / VSM • Visa Purchase Alerts & Visa Transacion Controls • Cybersource Decision Manager	**Decline Fraud Surgically** 3:1 False Positive Ratio
Minimize disputes	• Order Insights (OI) • Compelling Evidence 2.0 • Rapid Dispute Resolution (RDR) • Visa Risk-Based Auto Dispute (VRAD) • Visa Dispute Managed Services (VDMS) • Visa Resolve Online (VROL)	**Prevent Disputes & Grow Loyalty** Comprehensive dispute management tools. Manage fraud <10bps

Visa Advanced Authorization (VAA)

Machine learning model generates a risk real time score for each transaction by analyzing the network for emerging fraud patterns and identifying transactions that do not fit individual usage patterns for better authorization decisions.

Visa Risk Manager (VRM)

Is an intelligent decisioning rules solution that uses data collected via VisaNet to deliver unprecedented risk insights. It enables you to create customized, analytics-informed rules that deliver the optimal customer experience.

Visa Strategy Manager (VSM)

Applies its patent pending algorithms to your historical data and identifies correlations between pockets of fraud that might otherwise go undetected. allowing you to counter emerging fraud schemes before they impact your bottom line.

EMV 3-D Secure

Allows issuers to receive additional transactional data from merchants to analyze and risk score eCommerce purchases, enabling faster and more secure online checkout experiences.

Visa Consumer Authentication Service (VCAS)

Is a data driven hosted solution that works behind the scenes to evaluate each transaction based on data from Visa, the merchant, and the issuer, and eliminates the need for customer enrollment and static passwords using risk-based and dynamic authentication.

Visa Token Services (VTS)

Replaces sensitive account information, such as the 16-digit primary account number, with a unique digital identifier called a token. The token allows payments to be processed without exposing actual account details.

Visa Transaction Controls (VTC)

Let's cardholders set limits on an account's use (PAN or token) and trigger notifications (push, SMS, email) based on the purchase amount, total spending and/or type of transaction performed (e.g. e-commerce). It allows to set Alerts, Blocks, or Both based on transaction type and/or amount per transaction and/or amount total.

Cybersource Decision Manager (DM)

Decision Manager is a hosted fraud management tool that enables you to identify legitimate orders quickly and that reduces the need to manually intervene in your order review process. You can accurately identify and review potentially risky transactions while minimizing the rejection of valid orders.

Visa Performance Management Services (VPMS)

VPMS will deliver a comprehensive package enhancing Visa products with performance services. The Managed Services can help you improve performance based on established objectives.

Dispute Resolution

Visa offers total dispute management solutions which include PREVENT (Order Insight®, Order Insight Digital), RESOLVE (Rapid Dispute Resolution - RDR), Visa Resolve Online (VROL), Visa Risk-based Auto Dispute (VRAD), and RECOVER Visa Dispute Management Service (VDMS).

Visa is here to help you

Contact your Visa account executive to learn how we can help you grow your business securely with Visa Solutions, building trust, enhancing customer experience and powering your business growth.

VISA