Evolving Payments Landscape

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WHAT'S THAT?
Go shopping with just one credit card?
The POS is everywhere

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The POS is everywhere

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Visa Token Standard

Replaces a traditional card account number with a unique payment token/digital identifier.

**VisaNet**
System level changes to Visa’s global payment processing platform

**Visa Token Service**
A service layer for token issuance, exchange & lifecycle management

**Identity & Verification (ID&V)**
A new method introducing service & domain controls for making decisions regarding issuer risk

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## Visa Digital Enablement Program

A commercial program providing a common Visa framework for token deployment between Visa issuers, Visa merchants and third party platform or service providers.

<table>
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<tr>
<th>Certification of Visa Core Services</th>
<th>Standard partner &amp; issuer integrations</th>
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<tr>
<td>Brand &amp; Service Best Practices</td>
<td>Maintain consumer choice, known brand, security &amp; data protocols</td>
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<tr>
<td>Standard Commercial Terms</td>
<td>No need for bi-lateral negotiation, global scale &amp; reach</td>
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VISA’S API DRIVE
Apple Pay, Samsung Pay, Android Pay and HCE

Common Services
- Register User
- Register Service
- Register Card
- Administrate

Identity & Verification
- User Validation
- Service Validation
- Account Validation
- Card Validation

Tokenize Credentials
- Provision SE
- Provision HCE
- Provision CoF
- Provision VCO

Payment Methods
- Scan QR
- Tap NFC
- VCO eComm
- In-app

Value Add Services
- Loyalty
- Reward
- Offer
- Credit

Event Management
- Alert
- Inform
- History
What’s next

Connecting new partners in additional categories, including messaging & IoT

Adding new features and functionality, including QR codes & BLE

Focusing on digital readiness and Visa Token Services in additional countries

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