Visa Secure
Consumer Communication Examples for EMV 3-D Secure
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Introduction

What is the purpose of this document?

This document provides a guide on how to communicate the launch of EMV 3-D Secure, formerly known as 3-D Secure 2.0, to customers along with the brand update from Verified by Visa to Visa Secure to better align the offering name to the Visa master brand strategy by leading with Visa.

This document contains:

Background
Help your customers understand there’s an upcoming change with EMV 3-D Secure and the benefits of this change.

Brand Guidelines
Understand how to configure and correctly use Visa collaterals in your Marketing and Communications.

Marketing Assets
Provides templates and relevant messaging to promote EMV 3-D Secure and its benefits to customers.

Contact Us
For any questions, concerns or approvals email all questions and assets to your Visa account representative.
Opportunity

Over 15 years ago, Visa developed 3-D Secure to provide merchants and issuers a way to authenticate the cardholder for card-not-present payments. Despite varying degrees of adoption globally, 3-D Secure became the industry-wide eCommerce authentication standard. Through the years, the original 3-D Secure standard associated with Verified by Visa has been known for a less than optimal user experience and cart abandonment.

With EMV 3-D Secure, these issues will be addressed through a more seamless and integrated consumer experience across a variety of devices. This upgrade also coincides with Visa’s master brand strategy to help simplify Visa’s brand expressions across different payment methods and experiences. With these two initiatives in play, this is an ideal time to rebrand Verified by Visa.

Note: Screen images illustrative only.
EMV 3-D Secure update

At Visa, we are simplifying our brand expressions across different payment methods and experiences to ensure that Visa is recognized as the best way to be pay and be paid for everyone, everywhere; regardless of the payment form factor being used.

With the launch of EMV 3-D Secure, any existing Verified by Visa marks will be replaced with the following Visa Secure badge across Merchant and Issuer consumer-facing channels. In addition to this, simple descriptive language (e.g. “your online transactions are secure with Visa”) will help guide consumers with this enhanced technology and customer experience. As Issuers and Merchants transition from the original 3-D Secure standard to EMV 3-D Secure, it is recommended that the Verified by Visa brand be phased out across marketing/communication materials and user interface screens.

Within Issuer authentication/challenge screens, the Verified by Visa mark will be replaced with the Visa Secure badge as Issuers transition from the original 3-D Secure standard to EMV 3-D Secure.

Please refer to Visa’s EMV 3-D Secure User Experience Guidelines at https://developer.visa.com/pages/visa-3d-secure
We are working hard to unify our brands, rules and standards in order to make our products and services easier to engage with for both partners and end users. A simple and streamlined Visa is easier for all parties to understand.

How do these changes benefit our partners?

Unify & Amplify

We are working hard to unify our brands, rules and standards in order to make our products and services easier to engage with for both partners and end users. A simple and streamlined Visa is easier for all parties to understand.

Seamless Experience

You can expect a more unified look, feel and behavior from Visa across our ecosystem, which means your customers can rely on the same trust, security and innovative thinking of the Visa brand across all payment experiences.

Emerging Technologies

Visa is a strong partner for both the technologies of today (e.g. card, mobile, QR, etc.) and whatever the future may hold. We are building a more flexible and forward-thinking brand to help you build your brand for the future.
Communication

Communication to consumers
Within consumer-facing communications, we want to emphasize that Visa’s EMV 3-D Secure service helps prevent the unauthorized use of their Visa card - helping to protect their online transactions from fraud. The following proposed copy can be modified to fit your communication style and brand. Issuers may also want to include additional content to their communication to assist cardholders who may be asked to verify their identity via one-time passcode, biometrics, etc.

**MERCHANT COMMUNICATION EXAMPLE:**

Always working to protect you
At [MERCHANT], we want to help ensure the security of everyone we do business with. One way we do this is to prevent the unauthorized use of cards — especially online when we can’t see a physical card.

As a Visa cardholder, your transaction is secured with Visa and you may be guided through an additional check to verify your identity. This helps us know you’re really you, it helps your bank make a more accurate approval decision, and it better protects you from fraud.

Learn more about how it works at [VISA WEBSITE].

**ISSUER COMMUNICATION EXAMPLE:**

Online shopping secured with Visa
Protecting you is our top priority. One way we do this is by preventing the unauthorized use of your card. During a purchase from a desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. This helps us ensure you’re you and better protects you from fraud.

As a [ISSUER] cardholder, your online transactions are secured with Visa. Visa recently enhanced its security for online purchases making the experience more seamless and easy while protecting you from fraud.

Learn more about how it works at [VISA WEBSITE].
Communication

Communication to consumers
Within consumer-facing communications, we want to emphasize that Visa’s EMV 3-D Secure service helps prevent the unauthorized use of their Visa card - helping to protect their online transactions from fraud. The following proposed copy can be modified to fit your communication style and brand. Issuers may also want to include additional content to their communication to assist cardholders who may be asked to verify their identity via one-time passcode, biometrics, etc.

EUROPEAN ISSUER COMMUNICATION EXAMPLE:

Ensuring you're always you
Protecting you is one of our top priorities. One way we do this is by preventing the unauthorized use of your card. As a Visa cardholder, your transactions are secured with Visa. Visa recently enhanced its security for online purchases which satisfies the strong consumer authentication requirement of the EU’s Payment Services Directive being rolled out in 2019.

During an internet purchase from a desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. During this verification process, you should see the Visa logo, reminding you that the transaction is secure and reliable. This extra check helps us ensure you’re you and better protects you from fraud.

Learn more about how it works at [VISA WEBSITE].

Sincerely,
[ISSUER]

EUROPEAN ISSUER COMMUNICATION EXAMPLE:

Protecting you is our top priority
When shopping online it is important to feel confident using your [ISSUER] card. This is why [ISSUER] is pleased that your online transactions are secured with Visa.

Visa helps protect your card against unauthorized use when you shop online with participating retailers. When you make a purchase in a store you may be asked to enter a PIN to confirm that the card is yours. Similar to this, when you make purchases over the Internet whether you’re using a desktop, mobile or other digital device, you may be guided through an additional check to verify your identity. This helps us know you’re really you, it helps your bank make a more accurate approval decision, and it better protects you from fraud.

In the past, we’ve asked you to enter security information every time you shopped online at participating retailers, but we know this can sometimes be inconvenient. So we’re making some changes that should mean we ask for this less often, although we may still have to in some circumstances. Visa recently enhanced its security for online purchases satisfying the strong consumer authentication requirement of the EU’s Payment Services Directive being rolled out next year. You should see the Visa logo when you shop so you know the transmission is secure, reputable and comprehensive.

You can find out more information in our updated [Service Guidelines].
Tone and Benefits

How to speak to consumers

Please use simple and consumer-friendly language to help explain this service. When possible, have FAQs available to both consumers and employees to educate them on this service.

Consumer Benefits:

Through this free and simple-to-use service, consumers have an added layer of protection that helps prevent the unauthorized use of their Visa card while shopping online. This service helps protect consumers from fraud and was recently enhanced to provide a more seamless and integrated consumer experience across a variety of devices, including desktop, mobile, and in-app.
Merchant Examples
Merchant Examples

#1: Merchant website with Visa Secure badge

Note: Screen images illustrative only.
Merchant Examples

#2: Merchant website with Visa Secure badge and “Learn more” link driving to Visa.com website

Visa Secure “Learn More” link takes user to the Visa.com consumer-facing webpage


Note: Screen images illustrative only.
Merchant Examples

#3: Merchant website with Visa Secure badge and “Learn more” link driving to a merchant-hosted webpage

In this example, the "Learn More" link takes consumers to a merchant-hosted webpage with more information and FAQs.

Note: Screen images illustrative only.
Merchant Examples

#4: Consumer-facing copy on Merchant website

Always working to protect you

At [Merchant], we want to ensure the security of everyone we do business with. One way we do this is to prevent the unauthorized use of cards especially online when we can’t see a physical card.

As a Visa cardholder, your transaction is secured with Visa and you may be guided through an additional check to verify your identity. This helps us know you’re really you, it helps your bank make a more accurate approval decision, and it better protects you from fraud.

Learn more about how it all works at Visa website.

Frequently Asked Questions

What is this service? How are my online purchases secured with Visa?

Visa has developed a pro gram that helps confirm your identity when you make an online purchase. This service makes shopping online more secure by protecting against unauthorized use of your Visa card. There’s no need to download anything, install software, or register for an account. During an online purchase from your desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. This helps us ensure you’re you and better protects you from fraud.

Note: Screen images illustrative only.
Merchant Examples

#5: Consumer-facing FAQs on Merchant website

Frequently Asked Questions

What is this service? How are my online purchases secured with Visa?
Visa has developed a service that helps confirm your identity when you make an online purchase. This service makes shopping online more secure by protecting against unauthorized use of your Visa card. There's no need to download anything, install software, or register for an account. During an online purchase from your desktop, mobile, or other digital device, you may be guided through an extra check to verify your identity. This helps us ensure you're you and better protects you from fraud.

What is the benefit?
Through this program you have an added layer of protection that prevents the unauthorized use of your Visa card while shopping online. This service helps us know you're really you and most importantly it protects you from fraud.

Is my personal information safe and secure?
Yes. Your information is [insert specific security language, i.e. transmitted using a high level of encryption and is stored on a secure server].

Does this Visa service cost me anything?
No. There are no costs associated with this service.

Can I use both credit and debit cards?
Yes! This service was designed for both Visa credit and debit cards when shopping online with us. When you use your Visa debit card, your online transaction experience will be similar to a credit transaction.
Merchant Examples

#6: Merchant email with consumer-facing copy

 Always working to protect you

At [Merchant], we want to ensure the security of everyone we do business with. One way we do this is to prevent the unauthorized use of cards - especially online when we can’t see a physical card.

As a Visa cardholder, your transaction is secured with Visa. Visa recently enhanced its security for online purchases by making it more seamless across desktop, laptop or mobile phone. You may be guided through an additional check to verify your identity. This helps us know you’re really you, it helps your bank make a more accurate approval decision, and it better protects you from fraud.

Learn more about how it all works at Visa website ➤

*“Learn More” drives user to the Visa.com consumer-facing webpage

Note: Screen images illustrative only.
Merchant Examples

#7: Merchant Printed Brochure

Your online shopping secured by Visa

Always working to protect you

At [MERCHANT], we want to ensure the security of everyone we do business with. One way we do this is to prevent the unauthorized use of cards — especially online when we can’t see a physical card.

As a Visa cardholder, your transaction is secured with Visa and you may be guided through an additional check to verify your identity. This helps us know you’re really you, it helps your bank make a more accurate approval decision, and it better protects you from fraud.

Learn more about how it works at [VISA WEBSITE].

Frequently Asked Questions

What happens when I finish shopping?

As you complete the transaction, you may be prompted to verify your identity if additional authentication is required. It’s important to take special precautions when shopping online. This extra verification step helps ensure the person using your card is you.

Do I do this extra verification step, what will the extra check look like?

The financial institution that issued your Visa card may have a number of tools that can help verify your identity such as a one-time passcode or biometrics. If you encounter this extra step, simply follow the instructions on your screen to verify your identity.

I see the Visa logo when I’m going through the extra check. What’s this about?

If you do encounter this extra verification step, Visa helps provide information to your financial institution so they can verify your identity. The Visa logo is there to give you peace of mind that the transaction is secure and reliable.

I need to see and use Verified by Visa on your website. Is this service different?

No. Although the Verified by Visa logo is no longer in use, the service technology is in place to help protect you. In fact, this service was recently enhanced to make transactions more secure and the user experience more seamless.

Merchant FAQ specifically for Europe

The EU’s Second Payment Services Directive (PSD2) will mandate Strong Customer Authentication (SCA) before initiation of the payment. Is this service compliant with PSD2?

Yes, Visa recently enhanced its security for online purchases including both in-store and e-commerce transactions that satisfy the Strong Customer Authentication requirement of the EU’s Payment Services Directive being rolled out in 2019.

Note: Screen images illustrative only.
Frequently Asked Questions

When I shop online and see the Visa Secure badge, what does this mean? How are my online purchases secured with Visa?

Visa has developed a program that helps confirm your identity when you make an online purchase. This service helps make shopping online more secure by protecting against unauthorized use of your Visa card. There’s no need to download anything, install software, or register for an account. During an online purchase from your desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. This helps us ensure you’re really you and better protects you from fraud.

Is my personal information safe and secure?
Yes. Your information is transmitted using a high level of encryption and is stored on a secure server.

Does this Visa service cost me anything?
No. There are no costs associated with this service.

Can I use both credit and debit cards?
Yes! This service was designed for both Visa credit and debit cards when shopping online with us. When you use your Visa debit card, your online transaction experience will be similar to a credit transaction.

Do I need a new Visa card to use this service?
No. Your current Visa card will work, as long as the financial institution that issues your card is part of this Visa program. Please visit your issuer’s website for more information.

What is the benefit?
Through this program you have an added layer of protection that helps to prevent the unauthorized use of your Visa card while shopping online. This service helps us know you’re really you and most importantly it protects you from fraud.

Always working to protect you
At [MERCHANT], we want to help ensure the security of everyone we do business with. One way we do this is to prevent the unauthorized use of cards — especially online when we can’t see a physical card.

As a Visa cardholder, your transaction is secured with Visa and you may be guided through an additional check to verify your identity. This helps us know you’re really you, it helps your bank make a more accurate approval decision, and it better protects you from fraud.

Learn more about how it works at [VISA WEBSITE].
Merchant FAQs

How will I know if my online purchase has this added layer of protection?
This service automatically works at checkout. Remember, there is no need to
download anything, install software, or register for your account to get this added
layer of protection. When using this service, you may occasionally be prompted at
checkout to verify your identity, but this is to ensure you’re you and protect you
from fraud.

What happens when I finish shopping?
As you complete the transaction, you may be prompted to verify your identity if
additional authentication is required. It’s important to take special precautions when
shopping online. This extra verification step helps ensure the person using your card
is you.

If I do encounter this extra verification step, what will the extra check be?
The financial institution that issued your Visa card has a number of tools that can
help verify your identity such as a one-time passcode or biometrics. If you
encounter this extra step, simply follow the instructions on your screen to verify your
identity.

I see the Visa logo when I’m going through the extra check. What’s this
about?
If you do encounter this extra verification step, Visa helps route information
to your financial institution so they can verify your identity. The logo is
there to give you peace of mind that the transmission is secure and reliable.

I used to see Verified by Visa on your website. Is this service different?
No. Although the Verified by Visa name is no longer in use, the same
technology is in place to help protect you. In fact, this service was recently
enhanced to make transactions more secure and the user experience more
seamless.

Merchant FAQ specifically for Europe

The EU’s Second Payment Services Directive (PSD2) will mandate Strong
Customer Authentication (SCA) before initiation of the payment. Is this
service compliant with PSD2?
Yes, Visa recently enhanced its security for online purchases including both e-
commerce and m-commerce transactions that satisfies the Strong Consumer
Authentication requirement of the EU’s Payment Services Directive being
rolled out in 2019.
Issuer Examples
Ensuring you're always you

Protecting you is one of our top priorities. One way we do this is by preventing the unauthorized use of your card. As a Visa cardholder, your transactions are secured with Visa. Visa recently enhanced its security for online purchases which satisfies the strong consumer authentication requirement of the EU’s Payment Services Directive being rolled out in 2019.

During an internet purchase from a desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. During this verification process, you should see the Visa logo, reminding you that the transaction is secure and reliable. This extra check helps us ensure you're you and better protects you from fraud.

Learn more about how it works at [VISA WEBSITE].

Sincerely,
[ISSUER]
Issuer Examples

#2: Cardholder-facing FAQs on European Issuer website

Frequently Asked Questions

How are my online purchases secured with Visa?
Visa has developed a program that helps confirm your identity when you make an online purchase. There’s no need to download anything, install software, or register your account. During an online purchase from your desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. This helps us ensure you’re you and better protects you from fraud. This is one way ISSUER and Visa have teamed up to secure your account(s).

What is the benefit for consumers?
Through this program, you have an added layer of protection that prevents the unauthorized use of your Visa card while shopping online. This service helps us know you’re really you and most importantly it protects you from fraud.

Is my personal information safe and secure?
Yes. Your information is [insert specific security language, i.e. transmitted using a high level of encryption and is stored on a secure server].

Does this Visa service cost me anything?
No. There are no costs associated with this service.

Can I still use my ISSUER card at online merchants that are not participating in this program?
Yes, your [ISSUER] card will continue to work as usual if the merchant is not participating in this program.

Note: Screen images illustrative only.
Ensuring you’re always you

Protecting you is one of our top priorities. One way we do this is by preventing the unauthorised use of your card. As a Visa cardholder, your transactions are secured with Visa. Visa recently enhanced its security for online purchases which satisfies the strong consumer authentication requirement of the EU’s Payment Services Directive being rolled out in 2019.

During an internet purchase from a desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. During this verification process, you should see the Visa logo, reminding you that the transaction is secure and reliable. This extra check helps us ensure you’re you and better protects you from fraud.

Learn more about how it works at [VISA WEBSITE].

Sincerely,
[ISSUER]
Issuer Examples

#4: Cardholder-facing copy for an Issuer website (non-mandated region)

“Learn more” drives user to the visa.com consumer-facing webpage

Note: Screen images illustrative only.
Issuer Examples

#5: Cardholder-facing FAQs for an Issuer website (non-mandated region)

Note: Screen images illustrative only.
Ensuring you're always you

Protecting you is one of our top priorities. One way we do this is by preventing the unauthorized use of your card. During a purchase from a desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. This helps us ensure you're you and better protects you from fraud.

As a Visa cardholder, your transactions are secured with Visa. Visa recently enhanced its security for online purchases making the experience more seamless and easy while protecting you from fraud. Learn more about how it works at [Visa Website].

Sincerely,
[Issuer]

Note: Screen images illustrative only.
Issuer Examples
#5: Issuer Printed Brochure

Your online shopping secured with Visa

Protecting you is our top priority.

One way we do this is by preventing the unauthorized use of your card. During a purchase from a desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. This helps us ensure you're you and better protects you from fraud. As a [ISSUER] cardholder, your online transactions are secured with Visa. Visa recently enhanced its security for online purchases making the experience more seamless and easy while protecting you from fraud.

Learn more about how it works at [VISA WEBSITE].

Frequently Asked Questions

How are my online purchases secured with Visa?
Visa has developed a program that helps confirm your identity when you make an online purchase. There's no need to download anything, install software, or register your account. During an online purchase from your desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. This helps ensure you're you and better protects you from fraud. This is one way Visa and Issuers have worked to secure your accounts.

What is the benefit for consumers?
Through this program, you have an added layer of protection that prevents the unauthorized use of your Visa card while shopping online. This service also helps you know you're you and most importantly, it protects you from fraud.

Is my personal information safe and secure?
Yes. Your information is in plain text format, so transmitted using a high level of encryption and is stored on a secure server.

Does this Visa service cost me anything?
No. There are no costs associated with this service.

How will I know if my online purchases have this added layer of protection?
This service will automatically work at checkout at any of your Visa-participating online merchants. Remember, there's no need to download anything, install software, or register for an account to get this added layer of protection. When using this service, you may occasionally be prompted at checkout to verify your identity, but this is so we ensure you're you and protect you from fraud.

Verify, if you use the following Visa Secure logo on participating online merchants. This also indicates the use of this service.

Can I still use my [ISSUER] card at online merchants that are not participating in this program?
Yes, your [ISSUER] card will continue to work as usual if the merchant is not participating in this program. Your transaction will still be protected by multiple layers of security.

Can I use both credit and debit cards?
Yes! This service was designed for both Visa credit and debit cards when shopping online. When you use your Visa debit card, your online transaction experience will be similar to a credit transaction.

What happens when I finish shopping?
When you are finished shopping, proceed to the merchant's checkout page. After completing the transaction, you may be prompted to verify your identity. Additional authentication is required. It's important to take special precautions when using your card from an unknown source. This extra verification step helps ensure the person using your card is you.

If I do encounter this extra verification step, what will the extra check look like?
If you encounter the extra verification step, Visa helps prevent the information being shared between the merchant and us, the Visa logo on these to give you peace of mind that the transaction is secure.

Issuer FAQ specifically for Europe

The EU’s Second Payment Services Directive (SPD2) will mandate Strong Customer Authentication (SCA) before initiation of the payment. Is this service compliant with SCA?
Yes, Visa recently enhanced its security for online purchases including both e-commerce and m-commerce transactions that satisfies the Strong Customer Authentication requirement of the EU Payment Services Directive being rolled out in 2019.

Note: Screen images illustrative only.
Issuer FAQs

Online shopping secured with Visa

Protecting you is our top priority. One way we do this is by preventing the unauthorized use of your card. During a purchase from a desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. This helps us ensure you’re you and better protects you from fraud.

As a [ISSUER] cardholder, your online transactions are secured with Visa. Visa recently enhanced its security for online purchases making the experience more seamless and easy while protecting you from fraud.

Learn more about how it works at [VISA WEBSITE].

Frequently Asked Questions

How are my online purchases secured with Visa?

Visa has developed a program that helps confirm your identity when you make an online purchase. There's no need to download anything, install software, or register your account.

During an online purchase from your desktop, mobile or other digital device, you may be guided through an extra check to verify your identity. This helps us ensure you’re you and better protects you from fraud. This is one way [ISSUER] and Visa have teamed up to secure your account(s).

What is the benefit?

Through this program, you have an added layer of protection that helps prevent the unauthorized use of your Visa card while shopping online. This service helps us know you’re really you and most importantly it protects you from fraud.

Is my personal information safe and secure?

Yes. Your information is [insert specific security language, i.e. transmitted using a high level of encryption and is stored on a secure server].

Does this service cost me anything?

No. There are no costs associated with this service.

How will I know if my online purchase has this added layer of protection?

This service will automatically work at checkout at any of Visa’s participating online merchants. Remember, there’s no need to download anything, install software, or register for an account to get this added layer of protection.

When using this service, you may occasionally be prompted at checkout to verify your identity, but this is to ensure you’re you and protect you from fraud.

Lastly, if you see the following Visa Secure badge on participating online merchants’ websites this also indicates the use of this service.
Can I still use my [ISSUER] card at online merchants that are not participating in this program?

Yes, your [ISSUER] Visa card will continue to work as usual if the merchant is not participating in this program. Your transaction will still be protected by multiple layers of security and zero liability for fraudulent purchases.

Can I use both credit and debit cards?

Yes! This service was designed for both Visa credit and debit cards when shopping online. When you use your Visa debit card, your online transaction experience will be similar to a credit transaction.

What happens when I finish shopping?

When you are finished shopping, proceed to the merchant's checkout page. As you complete the transaction, you may be prompted to verify your identity if additional authentication is required. It's important to take special precautions when shopping online. This extra verification step helps ensure the person using your card is you.

If I do encounter this extra verification step, what will the extra check be?

[ISSUER] has a number of tools that can help verify your identity such as a one-time passcode or biometrics. If you encounter this extra step, simply follow the instructions on your screen to verify your identity.

I see the Visa logo when I'm going through the extra check. What's this about?

If you do encounter this extra verification step, Visa helps transmit the information being shared between the merchant and us. The logo is there to give you peace of mind that the transmission is secure.

Issuer FAQ specifically for Europe

The EU’s Second Payment Services Directive (PSD2) will mandate Strong Customer Authentication (SCA) before initiation of the payment. Is this service compliant with PSD2?

Yes, Visa recently enhanced its security for online purchases including both e-commerce and m-commerce transactions that satisfies the Strong Consumer Authentication requirement of the EU’s Payment Services Directive being rolled out in 2019.