



# Payment Systems Forum (PSF) Security of Payment Cards

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➤ *The world's best way to pay and be paid,  
for everyone, everywhere*

**Acceptance**

**Reliability**

**Convenience**

**Security**

# More than 50 years of innovation



## PRODUCT

1958



**\$1 trillion**  
in global  
total volume



2013



first electronic  
authorization  
system, BASE I



Verified by  
**VISA**

Visa Consumer  
Authentication  
Service



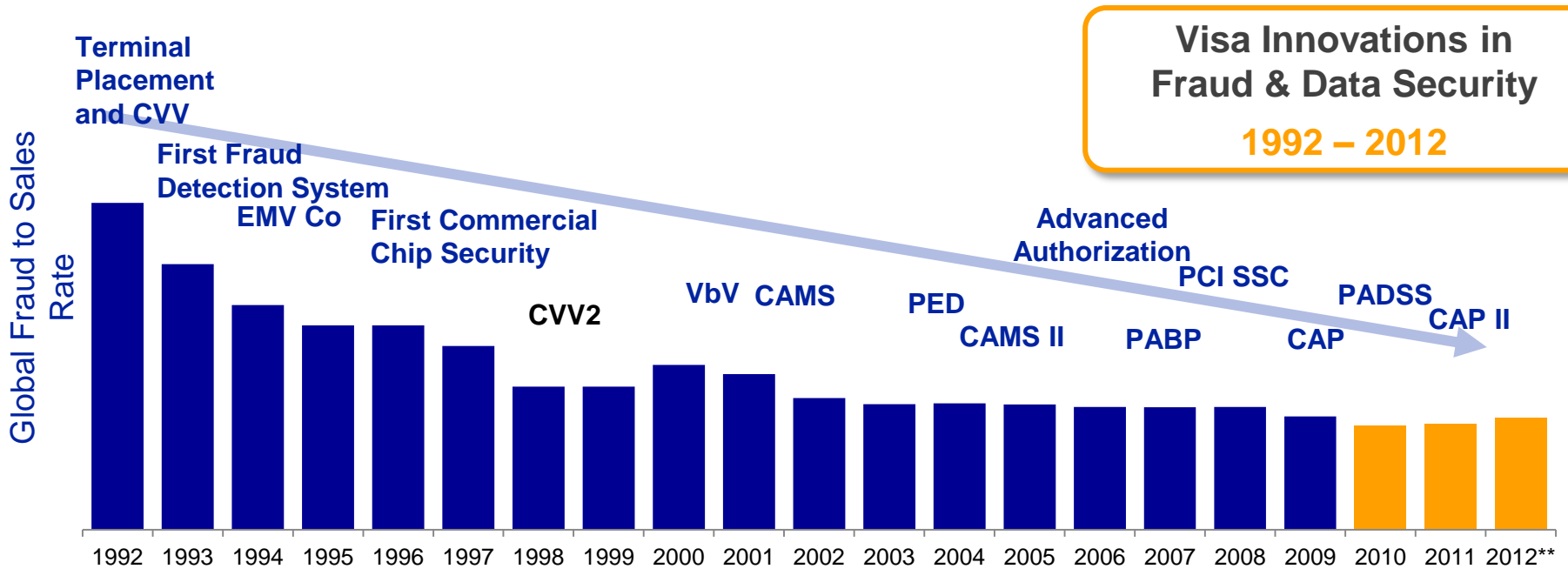
**Visa Advanced  
Authorization**

## SECURITY

# Visa Payment System Performance



Fraud rates on the Visa system have come down significantly over time and stayed consistently low



# Controlling Fraud



## ➤ A layered approach

Maintaining and enhancing stakeholder trust in Visa as the most secure way to pay and be paid



# The Landscape is Evolving



➤ Toward payments that are accessible whenever, wherever, and however the consumer wants to shop

## Payment Channels

Face-to-Face

Mobile

E-Commerce

Social Media



## Payment Methods

Rewards & Offers

Payment Methods Traditional & Virtual

Rewards Currency

## Mobile Point-of-Sale

- Expanded Acceptance
- New technologies
- New players



Visa Best Practices: Mobile Payment Acceptance

# Takeaway for Merchants



## Strong Authentication

EMV and payWave offers strong security and allows issuers to authenticate the card as well as the cardholder.



## Verified by Visa

Provides an additional layer of security to enable Merchants and Card Issuers to authenticate cardholders when shopping online.



# Takeaway for Merchants



## Data Protection

Stop **double swiping** cards on Point-of-Sale systems. Speak to your acquirer on EDC-POS Integration options.



## Fraud Monitoring

For e-commerce merchants, invest in strong fraud management tools to mitigate fraud and chargeback exposure.



# Any Questions?

