



Drive payment success with Visa

Boost revenue and capture more good transactions with our smart solutions.

In this guide:



Payment experiences are crucial for consumers

Payments can make—or break—a customer's shopping experience.

But at times, removing payment friction for customers can lead to increased complexity for you.

There are solutions that can help you strike a balance between payment success—when a legitimate transaction is successfully authorized, processed, and the funds are received by the merchant—and keeping things smooth and secure for customers.



Our tools don't require any additional technical efforts or complex customization. Simply turn them on to see the benefits—and gain the control, security, efficiency and accuracy you want without the friction you don't.

Key payments challenges and common inefficiencies

Inefficiencies in your payments process can lead to lost revenue, customer dissatisfaction, and operational burdens, all of which can be costly for your business. Common types of inefficiencies include:



Unverified credentials that invite fraud, disputes, chargebacks, and poor customer experience.



Expired or unmanaged stored payment credentials that result in checkout interruptions, lost sales, or costly manual updates.



Authorization challenges that lead to re-authorization declines, non-payment for goods received, and reduced revenue.



Unreliable and inaccurate settlements that increase interchange fees, rates, and attrition.

When payments are efficient, secure, and fast, it can be easier to gain customers' trust and maximize revenue.



Solutions to improve payment success

Fend off fraud with proactive verification

The challenge

If stolen or incorrect customer payment information is used at checkout, it could lead to card misuse, payment declines, and higher costs—along with burdensome and costly consequences like disputes or refunds.

The solution

Account Verification, Account Name Inquiry, and other [Visa verification solutions](#) validate cardholder details against the information provided by the issuer when saved on file or periodically after a period of non-use to prevent fraud and declines.

Benefits



Prevent fraud and enhance security.

Verifying cardholder details helps you avoid unauthorized transactions or misuse of payment credentials.



Increase payment success. Reduce declines, chargebacks, and disputes, allowing you to streamline payment and boost authorization rates.



Create better customer experiences.

Offer quicker, smoother transactions to help build trust and brand loyalty.



Address compliance and risk management challenges. Get help meeting certain regulatory standards, avoid penalties, and minimize financial and reputational risks.



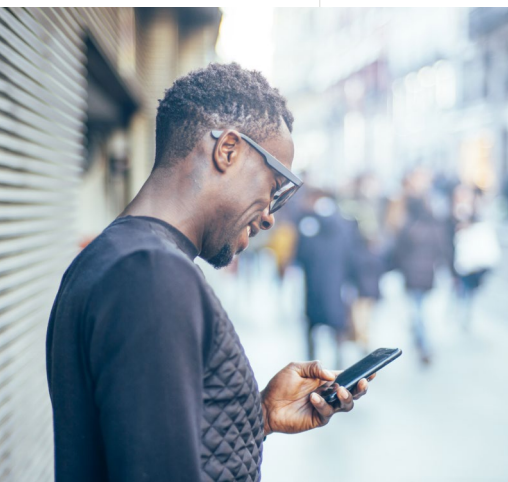
Verification solutions in action

Streamers who use subscription services can validate cardholder information when it's initially stored to help reduce fraud and card misuse.

Hospitality businesses can confidently reach out to inactive customers to prompt new activity, powered by the ability to conduct verification that confirms if stored credentials are still valid if the customer purchases again.

Airlines can easily verify card members to provide personalized experiences that unlock access to exclusive perks and amenities.

See how [verification](#) can help you ease friction and play a role in your fraud and risk strategy.



Solutions to improve payment success

Avoid lost sales by updating card details

The challenge

Consumers are increasingly using stored payment credentials to make purchases, but managing stored payments can be complex. Customers' card details can frequently change, and if they aren't updated, can cause transactions to be declined, potentially disrupting recurring payments and frustrating customers. But updating these details manually can be time-consuming and introduce errors.

The solution

Visa Account Updater and other [lifecycle management solutions](#) can help turn payment challenges into higher profits by keeping stored credentials up to date.

Benefits



Avoid disruptions to recurring payments when offering customers subscriptions.



Protect revenue by helping reducing declined transactions, increasing authorization rates, and boosting sales.



Drive customer loyalty with faster, smoother transactions that can create better experiences.



Decrease costs, minimize errors, and streamline operations by avoiding manual updates to stored payment details.



Lifecycle management solutions in action

Subscription services can help ensure stored credentials are up to date to help avoid service interruptions or lost sales.

eCommerce businesses can power seamless experiences that reduce checkout friction by not requiring customers to manually enter their card details.

Utilities and telco businesses can help keep recurring payments flowing by updating stored details to avoid nonpayment.

See how [lifecycle management solutions](#) can help you manage credentials and power seamless digital shopping experiences.



Solutions to improve payment success

Accept more transactions with flexible authorization

The challenge

It's critical for your business to offer smooth transactions and avoid declines, which can cause poor customer experience and lost revenue. But authorization can often be a complex process with challenges that can add unnecessary friction.

The solution

By integrating Estimated Authorization and other advanced [authorization solutions](#) from Visa, you can transform your interactions with customers to be smooth, efficient, and transparent.

Benefits



Simplify the authorization process

and ease payment friction to drive new revenue opportunities.



Ensure successful transactions

and avoid bad debt for goods or services already received.



Create personalized experiences

for customers that drive loyalty and boost revenue.



Maximize revenue by reducing reauthorization declines and creating upsell opportunities.



Authorization solutions in action

Hospitality businesses can authorize an estimated amount to help avoid bad debt and power upsell opportunities.

Rental car companies can secure funds when the car is rented to help avoid bad debt and allow for incremental authorizations for upsells, rental extensions, or damage coverage.

eCommerce businesses with backordered items can keep authorization open until the product ships, helping ensure a smooth customer experience and avoiding re-authorization declines.

See how [authorization solutions](#) can power uninterrupted customer journeys across payment channels to help you capture more revenue.



Solutions to improve payment success

Simplify settlement with more accurate data

The challenge

Complex and inaccurate settlement and reconciliation workflows can threaten operational efficiency and jeopardize payment success for acquirers and merchants. Addressing these challenges can help you maintain a competitive advantage, foster long-term partnerships, and offer faster merchant payouts.

The solution

[Clearing and Settlement \(CAS\) Advices](#) integrates easily with your existing systems to streamline and enhance the settlement process with access to accurate transaction-level data, helping you ensure transparent reporting.

Benefits



Drive operational efficiency from simplified payment infrastructure, smoother settlements, and a lower technical burden.



Enhance accuracy with a clear and detailed view of each processed Visa transaction for transparent reporting and smarter decision-making.



Boost merchant trust by helping ensure that interchange fees and rates and other information are accurately passed along.



Differentiate your business with accurate and expedited transaction-level insights.



CAS Advices in action

Acquirers in the EU can use CAS Advices to help ensure proper merchant interchange billing and regulatory compliance.

PayFacs can use detailed information from CAS Advices to enable accurate settlements with their merchant partners and to help prevent inaccuracy, corrections, and loss of trust.

See how [CAS Advices](#) and our reporting solutions can help you simplify payments and streamline reconciliation and settlements.

Let's talk payments

No matter your business profile, we can help you boost payment success. Talk with our experts to discover our innovative solutions that can help simplify payments for everyone, everywhere.