

VISA PERFORMANCE MANAGEMENT SERVICES



Grow your business and your customers by accelerating good transactions and blocking the bad ones

You take care of business, and we'll take care of helping you grow and improve performance.



Visa Performance Management Service is a suite of scalable “Always On” and “On Demand” services delivered by Visa Risk and Identity Solutions team, that will help you increase the authorizations, authentication and lower the fraud rates in a frictionless way.



Performance Management

- All clients get annual upgrade
- Test and control measurement
- Up to 10 rules enhanced



AI and Automation

- Robotic Process automation
- Scaled for entire client base
- All clients activated unless they opt-out



Just in Time Delivery

- Emerging threat triggers
- Diagnostics - digital delivery
- SME PoV - frequent delivery



Hyper Personalization

- Client capability enhancement
- Relevant critical rule prioritization
- “Price for performance” option



Visa Performance Management Services (VPMS)



Product optimization service packages

Product performance optimizations



Risk and Identity Products: VCAS and VRM

Highly penetrated products in LAC market

Visa Performance Management Services options

Managed Services to improve performance based on established objectives.

| | |  Product package |  Essential |  Enhanced |  VIP |  Emerging threat & Opportunity Management |
|---|---|--|--|---|---|---|
| | |  Basic diagnostics service, recommend with no activation |  Standard service with activation |  Premium service with activation 4X a year |  Premium service with activation 12X a year |  This is advanced monitoring with actionable next steps |
| VRM and VCAS | | Opt out (from essential) will receive this basic upgrade | All clients automatically upgraded unless opt-out | On demand upgrade | On demand upgrade | On demand, with lead into Essential, Enhanced and VIP |
| Rule performance review | Overview of rule stats, false positives / declines | ✓ | ✓ | ✓ | ✓ | Illustrative use cases: <ul style="list-style-type: none"> • Training of the tools* • Insights: Portfolio risk benchmarking • Pilot products (RBA2, DAF, IDX, RTP Prevent, TUS, NSA) • Implementation • Digital enablement and client journey support • On behalf - business case, project management and stakeholder management • Playbook & standardization • Cybersecurity & Payment Fraud Disruption • Disputes (VDMS, RDR) • Risk as a service (payment threat intelligence (VPTI), Breach identification (BIT), Visa payment threat lab, ecom threat disruption) • Use cases: Crypto / BNPL |
| Rule Recommendation | Recommendation for rules w/top 3 rules for improvement | ✓ | ✓ | ✓ | ✓ | |
| Monitoring KPIs for annual monitoring | List of KPIs to monitor the tool performance | ✓ | ✓ | ✓ | ✓ | |
| Best practices guide & SME PoV | Best practices - Authentication, Authorization & Tokenization | ✓ | ✓ | ✓ | ✓ | |
| Authentication and Authorization Rates | Evaluation of authentication and authorization rates | | ✓ | ✓ | ✓ | |
| Risk Score Analysis | Score analysis (distribution, benchmark) | | ✓ | ✓ | ✓ | |
| Detailed rules analysis | Areas of opportunity, rule enhancements and sizing | Not included | 3 most critical existing rules with Activation <small>(For new clients, default rules will be auto-activated)</small> | 5 most critical rules enhancements <small>(For new clients, default rules will be auto-activated)</small> | 10 most critical rules enhancements <small>(For new clients, default rules will be auto-activated)</small> | |
| Activation on client's behalf | Clients get autoactivation of the top 3 most critical rules | | ✓ | ✓ | ✓ | |
| Included service / year | Frequency of upgrades | 1x | 1x | 4x | 12x | |
| Notification, Q&A and in person sessions | Engagement with client | Via portal, email and invoice <small>ONE TIME NOTIFICATION</small> | Via portal, email and invoice <small>1 WEEK AFTER ACTIVATION</small> | In person (remote assistance) <small>1 WEEK AFTER ACTIVATION</small> | In person (remote assistance) <small>EVERY MONTH</small> | |

*Value in Kind

Strategy for fraud risk management in authorization and authentication

Improve authorization and authentication approval rates while mitigating fraud working hand in hand with Visa SMEs.

| | | |
|---|---|---|
|  <p>Phase 1: Discovery</p> <p>To identify what are the gaps vs best practices in authorization.</p> |  <p>Phase 2: Training</p> <p>To develop internal capabilities in fraud risk management and other topics identified in previous phase.</p> |  <p>Phase 3: Implementation</p> <p>To deploy best practices in Auth Strategy for risk management to increase service levels and keep fraud under control.</p> |
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Visa is here to help you

Need to grow your portfolio performance?

Contact your Visa account executive and learn how we can help you to identify opportunities to increase authorization rates and drive performance optimizations.



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