

# VISA CHECKOUT RISK & AUTHENTICATION CAPABILITIES

# 96%

OF RESPONDENTS SAY  
THEY FEEL MORE SECURE  
MAKING A PURCHASE  
WITH VISA CHECKOUT<sup>1</sup>

## Advanced Risk Management Tools

Visa Checkout provides a variety of risk management tools aimed at reducing fraud levels and related costs for merchants and issuers.

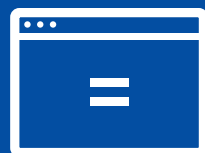
Visa Checkout evaluates risk at every "stage" and creates a secure foundation for a seamless shopping experience

### ENROLL



- **Assesses** user credentials and activity behavior during account enrollment process
- **Evaluates** Issuer Provisioning channel as part of user activity
- **Denies** enrollment for high risk users (e.g., suspicious email, unknown device, high velocity, etc.)

### LOGIN

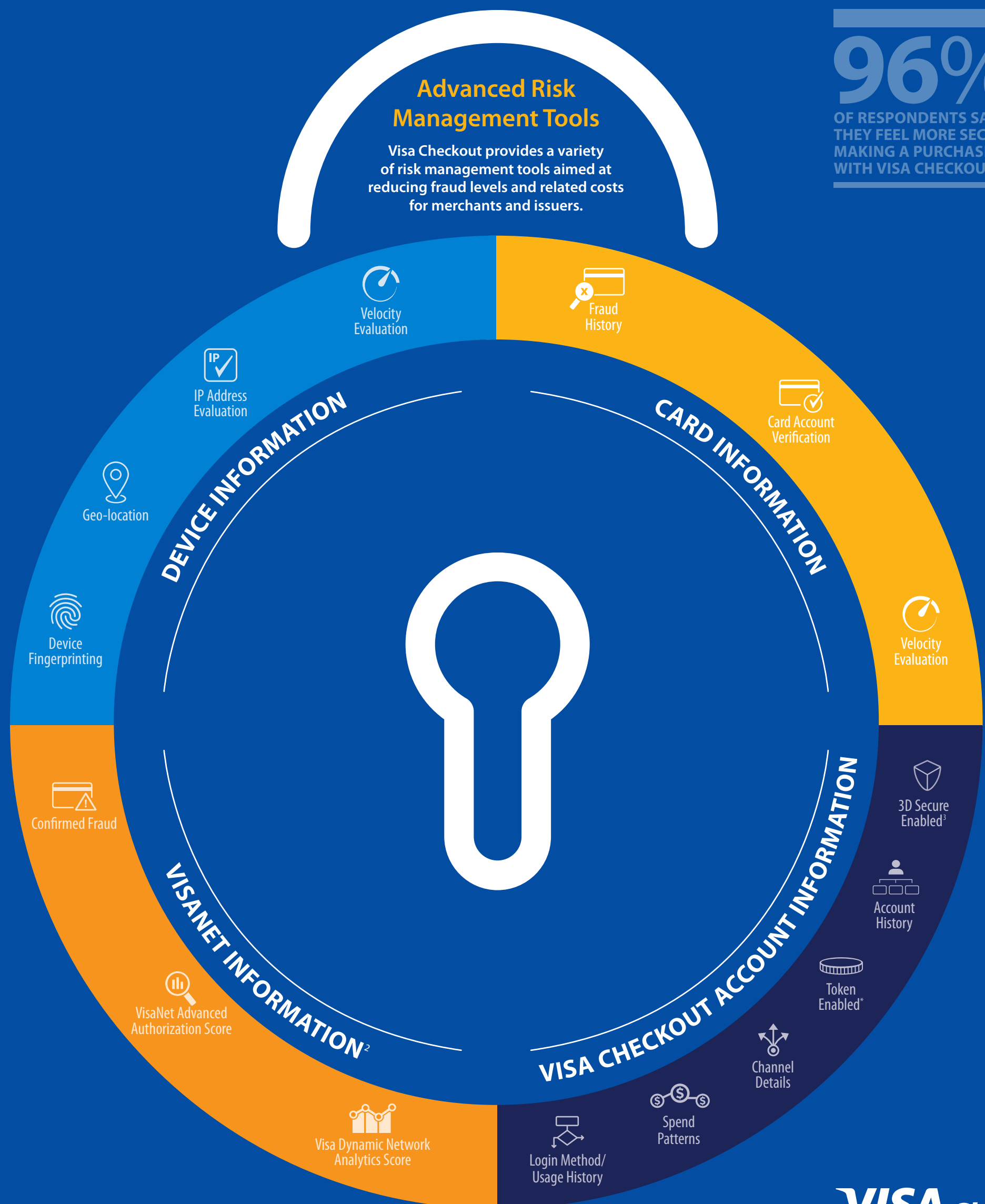


- **Evaluates** user logins using device information, login method patterns, geo-location, IP address, etc.
- **Performs** set-up authentication for high risk scenarios (dynamic challenge questions or One-Time Password)
- **Prevents** login when abnormal issues are detected (e.g., IP, email domain, velocity, etc.)

### ADD CARD



- **Evaluates** card billing address, CVV response code, AVS response code, and auth code from issuers
- **Incorporates** VisaNet Advanced Authorization score, velocity, account activity, etc.
- **Enables** additional validation through Issuer Provisioning
- **Disables** account if card is on a sanctioned list or for fraudulent activity



<sup>1</sup>Millward Brown Visa Checkout Customer Experience, March, 2015; commissioned by Visa. Based on data from an online survey of 1,241 U.S. consumers.

<sup>2</sup>Available only for Visa cards

<sup>3</sup>Optional feature