



**VISA**

# Visa Global Service Quality Awards

Innovation. Efficiency. Cardholder satisfaction.



The Visa Global Service Quality Awards<sup>1</sup> is an annual client performance program honoring Visa's highest-performing acquirers, issuers and issuer processors. Recipients exemplify the Visa-client relationship, fulfilling our brand promise through excellence in innovation, operational efficiency and cardholder satisfaction.

## The Value

### Client and industry recognition

Receiving a Global Service Quality Award is a notable industry accolade, honoring relationships with acquirers, issuers and issuer processors. Recipients gain distinctive recognition on Visa.com and social media platforms.

### Affirmation, validation and credibility

Unbiased recognition by one of the leading global payments brands. Solely based on measurable data, Visa's Global Service Quality Awards are an affirmation of superior client performance.

### Benchmark your business

All eligible clients<sup>1</sup> have access to a performance scorecard which can help you to better understand your business and apply data insights to growth opportunities, payment solutions and strategic thinking.

<sup>1</sup> Please refer to "Client and Transaction Eligibility" section for additional details. Visa Europe is excluded from the current program year.

## North America–U.S. Award Categories



### Lowest Gross Fraud (Issuer)<sup>2</sup>

Recognizes issuers that effectively leverage their Visa partnership, tools and strategies to help maintain a low fraud rate



### Lowest Gross Fraud (Acquirer)<sup>2</sup>

Recognizes acquirers that effectively leverage their Visa partnership, tools and strategies to help maintain a low fraud rate



### Best in Class Processing Availability<sup>3</sup>

Recognizes issuer processors that display a commitment to cardholder satisfaction through efficient authorization, providing customers a frictionless experience



### Highest Authorization Approval Rate (Acquirer)<sup>3</sup>

Recognizes acquirers that display a commitment to customer service through high authorization approval rates while helping to control risk



### Highest Authorization Approval Rate (Issuer)<sup>4</sup>

Recognizes issuers that display a commitment to customer service through high authorization approval rates while helping to control risk



### Highest Overall Portfolio Performance<sup>3</sup>

Recognizes issuers that maintain strong, well-balanced performance in the combined areas of authorization and gross fraud



### Emerging Payment Adoption: Contactless<sup>5</sup>

Recognizes issuers among those with the greatest percentage of contactless transactions



### Emerging Payment Adoption: Tokenization<sup>6</sup>

Recognizes issuers among those with the greatest percentage of tokenized transactions



### Emerging Payment Adoption: Visa Direct<sup>6</sup>

Recognizes issuers among those with the greatest percentage of Visa Direct transactions



### Highest Cross Border Authorization Rate (Issuer)<sup>6</sup>

Recognizes issuers among those with the greatest percentage of growth in cross border authorization approval rates



### Highest Cross Border Authorization Rate (Acquirer)<sup>6</sup>

Recognizes acquirers among those with the greatest percentage of growth in cross border authorization approval rates



### Highest Authorization Approval Rate - CNP<sup>7</sup>

Recognizes issuers that display a commitment to card not present transactions through high authorization approval rates while helping to control risk



### Dispute Effectiveness

Recognizes issuers that effectively leverage their Visa partnership, tools and strategies to effectively resolve disputes



## Performance Optimization

We enable our clients to operationalize insights in the pursuit of meaningful growth. Talk to your Visa representative about how we can help optimize your program profitability and performance in key operational areas.

<sup>2</sup> Award category has six recipients across included regions. Canadian issuers are not included in this category.

<sup>3</sup> Award category has six recipients across included regions.

<sup>4</sup> Award category has six recipients across included regions. Please note "Highest Authorization Approval Rate (Issuer)" is further divided into the following categories: Business Credit, Business Debit, Commercial Credit, Commercial Debit, Consumer Credit, and Consumer Debit. "Highest Authorization Approval Rate (Issuer)" Consumer Credit and Consumer Debit are also recognized as regional categories with three US recipients.

<sup>5</sup> Award category has three US recipients. Please note that the Contactless Indicator mark, consisting of four graduating arcs, is a trademark owned by and used with permission of EMVCo, LLC.

<sup>6</sup> Award category has three US recipients.

<sup>7</sup> Award category has three US recipients. Please note "Highest Authorization Approval Rate - CNP" is further divided into Debit and Credit.

## Client and Transaction Eligibility

- All VisaNet clients that meet eligibility criteria are automatically considered for the Global Service Quality Awards
- Clients must be fully onboarded for the duration of the measurement window and in good standing with Visa including:
  - Compliance with all Visa policies and program guidelines including: Visa Core Rules; Visa Product and Service Rules; Anti-Money Laundering and Anti-Terrorist Sanctions Policies; and Payment Card Industry Data Security Standard
  - Domestic and International transactions authorized or cleared and settled through VisaNet, associated networks or local processors
  - No active or pending litigation with Visa, Inc. or with outside parties that may adversely impact Visa Inc.
- Performance levels and transaction volumes meet or exceed award level thresholds
  - Eligible clients contribute to at least the Top 90% of transactions on VisaNet. Please reference 'Client Eligibility and Methodology Guidelines' for additional detail
  - Categories with risk/fraud components require performance at or better than system median
- The following are excluded from award metric calculations: prepaid transactions, account verifications, cash transactions, processing errors and resubmitted duplicate declines (authorization related categories)



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Visa technology and innovation help to make digital payments a reality for consumers, businesses, banks and governments.

We have a simple and unwavering vision that can be traced back to our beginnings in 1958:

To be the best way to pay and be paid for everyone, everywhere.

We know that every Visa transaction is a promise. Whether it's a street vendor in Brazil selling food to make a living or a fisherman in Rwanda paying his daughter's school fees, we want to provide the most secure and seamless payment experience possible.

# VISA

Learn more on [Visa.com](https://www.visa.com)

For more information, please contact your Visa Representative