

VISA

Visa Global Service Quality Awards

Innovation. Efficiency. Cardholder satisfaction.





The Visa Global Service Quality Awards¹ 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 clients¹ 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.

¹ Please refer to "Client and Transaction Eligibility" section for additional details, including award counts. Visa Europe is excluded from the current program year.

North America–U.S. Award Categories



Low Gross Fraud (Issuer)²

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



Low Gross Fraud (Acquirer)²

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



High Authorization Approval Rate (Issuer)³

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



High Authorization Approval Rate (Acquirer)

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



High Overall Portfolio Performance

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



Emerging Payment Adoption: Contactless⁴

Recognizes issuers and acquirer that display a commitment to contactless transactions through high authorization approval rates while helping to control risk



Emerging Payment Adoption: Tokenization

Recognizes issuers among those with the greatest percentage of tokenized transactions



Emerging Payment Adoption: Visa Direct

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



High Authorization Approval Rate - CNP Cross Border (Issuer)

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



High Authorization Approval Rate - CNP Cross Border (Acquirer)

Recognizes acquirers that display a commitment to card-not-present cross border transactions through high authorization approval rates while helping to control risk



High Authorization Approval Rate - CNP⁵

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

² Canadian issuers are not included in this category.

³ Please note "High Authorization Approval Rate (Issuer)" is further divided into the following categories: Business Credit, Business Debit, Commercial Credit, Commercial Debit, Consumer Credit, and Consumer Debit. "High Authorization Approval Rate (Issuer)" Consumer Credit and Consumer Debit are also recognized as regional categories.

⁴ Please note that the Contactless Indicator mark, consisting of four graduating arcs, is a trademark owned by and used with permission of EMVCo, LLC.

⁵ Please note "High 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)
- Transactions involving Indian-issued Visa cards are not eligible for the Global Service Quality Awards



Our technology and innovation 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