

A nighttime photograph of a city skyline, likely Dubai, featuring several illuminated skyscrapers. The buildings are lit up with various colors, including blue, white, and yellow. In the foreground, a body of water reflects the city lights. A boat with blue and white lights is moving across the water. The overall scene is vibrant and modern.

**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, including award counts. Visa Europe is excluded from the current program year.

## Asia Pacific Award Categories



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

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



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

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



### High Authorization Approval Rate (Issuer)<sup>3</sup>

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: Contactless<sup>4</sup>

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



### Emerging Payment Adoption: Tokenization - CNP

Recognizes issuers among those with the greatest percentage of card not present 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<sup>3</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



### Pursuit of Excellence - Gross Fraud Rates

Recognizes issuers among those with the greatest reduction in gross fraud rates



### Best in Class Processing Availability

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

<sup>2</sup> Canadian issuers are not included in this category.

<sup>3</sup> 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.

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

## 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