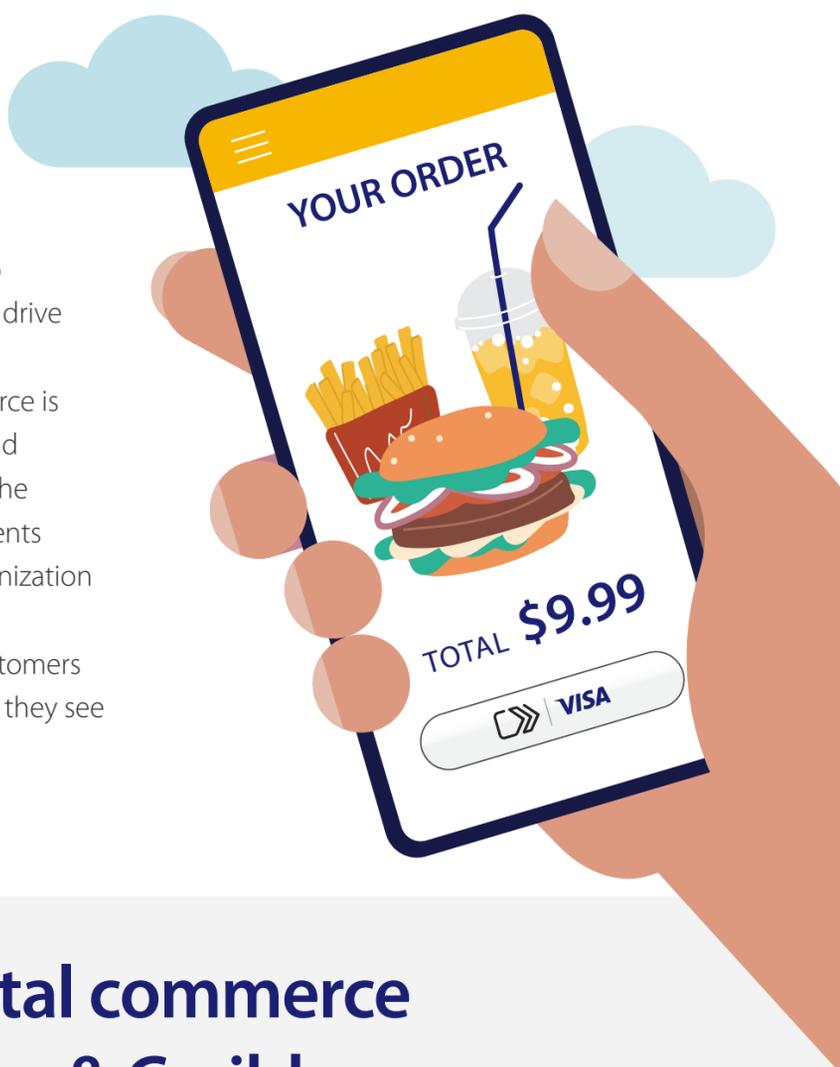


Enhancing the online checkout experience with Visa Secure Remote Commerce

As Latin America & Caribbean governments attempt to contain the COVID-19 virus and mitigate potential economic downturns, consumers are turning to eCommerce because it provides convenience and is a good way to buy goods in a safe way.

Visa Secure Remote Commerce

provides a secure and frictionless payment experience, allowing cardholders to pay online and in-app with just a few clicks, contributing to drive higher transaction size and payment volume. Visa Secure Remote Commerce is based on industry-wide standards and specifications published by EMVCo, the global technical body for card payments brands, and supports the use of tokenization to protect sensitive customer and transaction information allowing customers to shop with more confidence when they see the **Click to Pay icon** 

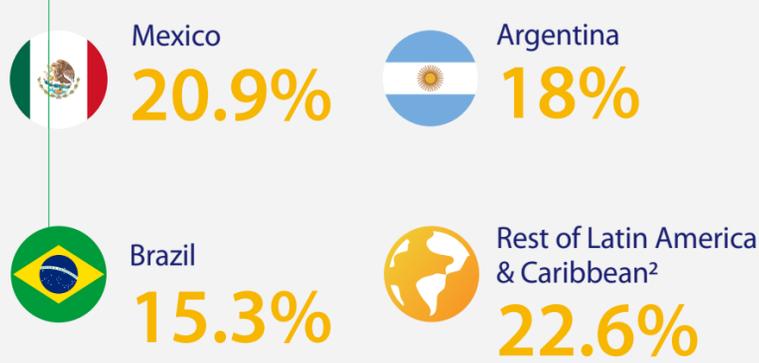


Growth of digital commerce in Latin America & Caribbean

Despite the implications of the pandemic, eCommerce continues to register strong double-digit growth in Latin America & Caribbean. eMarketer expects that for 2020, Latin America & Caribbean **eCommerce sales will grow 19.4%** while **mCommerce sales will reach 37.2%**.¹



eCommerce growth rate¹



Key things you need to know about Visa Secure Remote Commerce



The commercial name for the solution is **Click to Pay**.



Visa checkout is migrating to Visa Secure Remote Commerce which is represented under the new **Click to Pay icon** 



The icon will **display the acceptance marks of participating payment networks** available in the market and at the merchant.



The consolidation of checkout buttons allows for a **simplified merchant integration, decreasing the level of complexity and offering a more consistent experience** across the board.



Consumers **no longer require to enter passwords to access their profiles**, just an email or cell phone number may be sufficient.



Authentication of the consumer via one-time password to the registered email or cell phone number.



The **“remember me” functionality allows for a faster checkout process**, where the consumer’s device is recognized for future transactions.



When you pay with your enrolled Visa Card, it **provides security of sensitive payment information** as it is compatible with Visa Token Service and 3DS.

Visa is here to help you

Contact your Visa account executive to understand how Secure Remote Commerce can help you improve your customer’s online checkout experience and increase your sales conversion rates.

VISA everywhere you want to be

Source:
1. Latin America ecommerce 2020, June 2020. <https://content-na2.emarketer.com/latin-america-e-commerce-2020>
2. Latin America ecommerce 2020, June 2020, does not include Argentina, Brazil & Mexico.

About Visa. Visa Inc. (NYSE:V) is the world’s leader in digital payments. Our mission is to connect the world through the most innovative, reliable and secure payment network - enabling individuals, businesses and economies to thrive. Our advanced global processing network, VisaNet, provides secure and reliable payments around the world, and is capable of handling more than 65,000 transaction messages a second. The company’s relentless focus on innovation is a catalyst for the rapid growth of digital commerce on any device, for everyone, everywhere. As the world moves from analog to digital, Visa is applying our brand, products, people, network and scale to reshape the future of commerce.

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