

Content Theme : THOUGHT LEADERSHIP

Brand in Focus :



Industry : Fintech



A Lifetime of Innovation in Payments Technology

This post is written as a thought leadership piece (an executive like Mark Jamison, Visa's global head of new product development - will be the right person to write a piece like this). To create such a thought leadership piece we'll interview the executive over phone while he is on the move or Skype and based on his responses we'll create it.]



I am happy to announce that Visa has once again made an appearance on the Forbes List of Top Innovative Companies globally in 2016.

Boston Consulting Group also honored us last year for innovation in payments technology by including us in their list of ""The 50 Most Innovative Companies 2015.""

The four key attributes on which BCG has identified Visa as fostering a climate of innovation includes: an emphasis on speed, well-run R&D process, the use of technological platforms, and the systematic exploration of adjacent markets.

These are proud moments for the entire products team. This team works tirelessly on making sure that we are at the forefront of the payments innovation.

These innovations are important for us to as a leading global payments technology company that connects consumers, businesses, banks, governments and territories to fast, secure and reliable electronic payments.

I guess timing is also right to share some of our major innovative achievements at Visa:

Real Time Payment Through Visa Direct

Customers' demands for speed and convenience are increasing, and as a result, traditional payment



instruments such as cards and checks are losing ground to real-time payments.

Real-time payments guarantee immediate availability of funds to the beneficiary of the transaction. These could potentially replace not only cards and checks, but even the automated clearing houses that banks now use.

More and more companies in the US and other regions are choosing Visa Direct to expand their real time payment services.

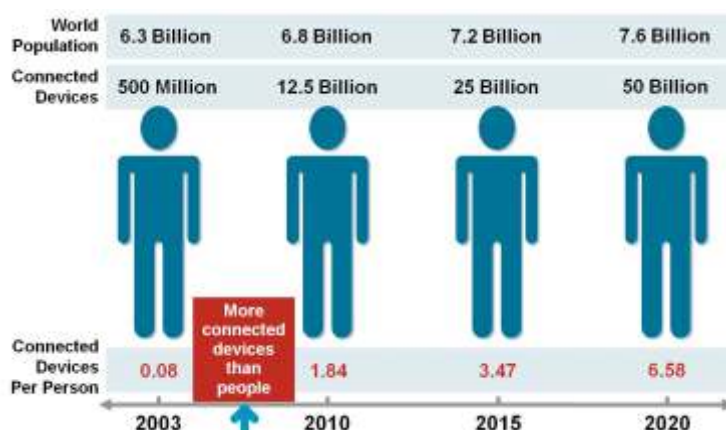
Additionally, we took this experience to a wider audience by tying up with PayPal. Now consumers will soon be able to instantly withdraw and move money from their PayPal and Venmo accounts to their bank account via their Visa debit cards leveraging Visa Direct. It will provide a delightful experience to the end consumers that offers speed, security and convenience.

Secure Payment Program for IoT Companies

The number of IoT enabled devices is expected to reach 50 billion by 2020, providing a huge opportunity for secure payments to be a feature in just about any form factor.

More and more, consumers are relying on smart appliances and connected devices to make their lives easier, manage their money, shop, pay and get paid. By adding payments to these devices, we are turning virtually any Internet connection into a commerce experience – making secure payments seamless, and ultimately more accessible, to merchants and consumers.

Recently we announced that we are expanding our Visa Ready program to include Internet of Things



(IoT) companies, such as manufacturers of wearables, automobiles, appliances, public transportation services, clothing and almost any other connected device.

This program gives companies one seamless path to integrate secure payments into their products and services. Visa Ready partners receive access to industry best practices, tools and resources, and Visa's Digital Enablement Program (VDEP), which includes streamlined access to Visa Token Service (VTS). Visa Token Service, is an innovative security technology, allows secure mobile and digital payments anywhere where there is an Internet connection.

Visa Checkout Services

Mobile and online shopping are fast becoming the preferred ways to buy and pay, as consumers spend more time on their devices. We need to make it much easier for people to buy things on a mobile device with their Visa card. It is simply too hard today.

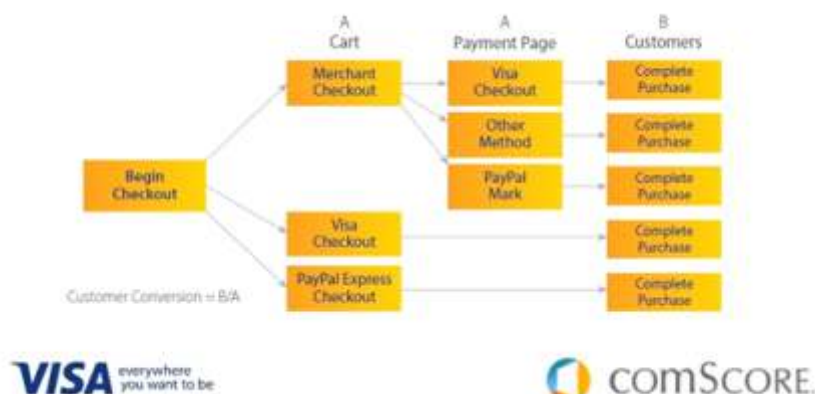


Our Visa Checkout is one of the fastest and easiest ways to pay online, allows consumers to make a purchase quickly and easily - no need to enter card and shipping details after a one-time enrollment.

This service provides not only fast payment experience but at the same time it is also secure and optimized to make payments easy on any device. computer, tablet or mobile. With this new simplified method users now can spend less time signing up and more time enjoying the benefits.

Visa Checkout will help online shoppers to experience the simplified digital checkout process, improved customer experience and hence will increase sales for our merchants. Starbucks, Walmart, Walgreens, NFL Shop, HSN and Match.com are some of the new companies choosing Visa Checkout to deliver seamless digital payments.

More than 10 million consumer accounts and 600 financial institutions in 16 countries have signed



up to use Visa Checkout since its launch 18 months ago.

Launch of Visa Developer, an Open Platform with Access to Visa's Payments Technology

Commerce is migrating to digital channels as more consumers and merchants use connected devices to shop, pay and get paid. At Visa, we could not be more excited to see this shift because for nearly 60 years we have worked to replace cash with more efficient, more secure forms of digital payments. That's why we are pleased to announce the launch of Visa Developer, a new open platform that gives application developers access to Visa's payments technology, products and services.

Visa Developer is designed for software developers at financial institutions, merchants and technology companies who are building the next generation of commerce experiences.

We believe this will lead to entirely new digital commerce experiences with Visa payment capabilities integrated and providing the security and convenience consumers have come to expect of Visa.

We are very hopeful and delighted to see that as we move forward with our innovative Strategic achievements and our impact in the payment & commerce Industry, we at Visa, will change the face of the industry and the world.

Thanks for being a part of this exciting journey.

Products team at VISA has created a series of videos. This series offers an inside look at how Visa approaches innovation, how it develops new products and what drivers are influencing and what is next in payments.

To get these videos in inbox - please subscribe to our updates [here](#).

Type of the content: Middle of the funnel / Thought leadership piece.

Objective: Lead Qualification (Those who sign up for these will likely be product leaders in payments or related industries. Visa can leverage relationships with them for feedback and alpha testing of new features.)