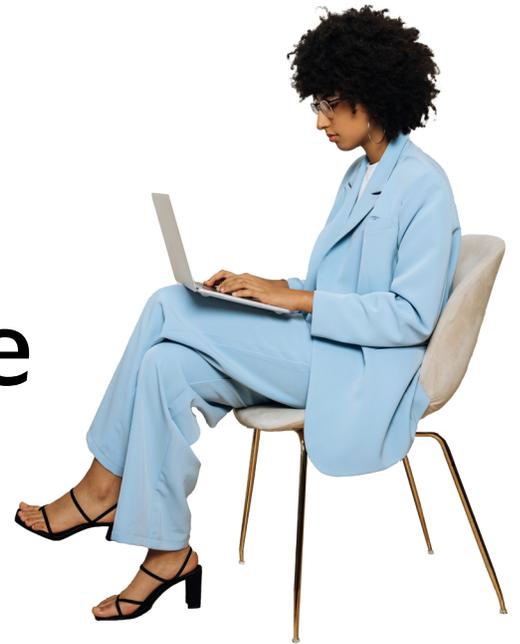


Fact Sheet

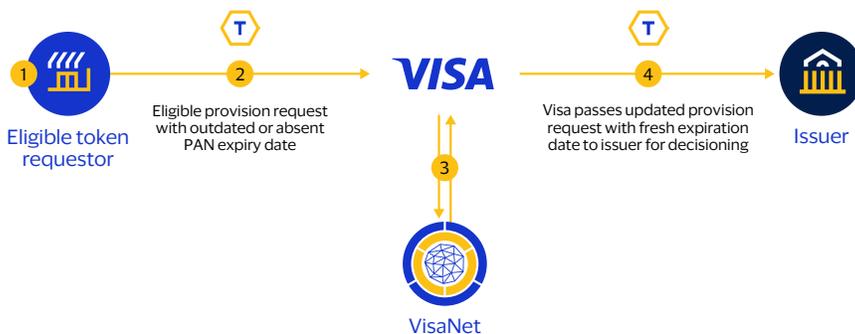
Visa Credential Enrichment Service



Enhance the token provisioning process by enabling tokens to be provisioned, even when expiry dates of stored credentials have elapsed

Visa Credential Enrichment Service (VCES) enables eCommerce merchants to increase token provisioning rates to reduce false declines and maximize recurring payment revenues. Primary Account Number (PAN) expiry dates are an essential part of token provisioning and transaction approval, yet eCommerce merchants do not always receive PAN expiry updates. VCES streamlines token provisioning by utilizing data from VisaNet, cross-checking the database of card-present, chip-approved EMV® transactions associated with PAN to update eligible provision requests with the latest expiry date available.

How it works



1. Any card-on-file (COF) token requester (TR) is eligible to enroll
2. TR sends a provision request with an outdated or absent PAN expiry date
3. VCES updates eligible provision request with the most recent expiry date
4. VCES passes updated provision request with fresh expiry date to issuer

Potential benefits

Increase provisioning rates

Enhance the success rate of token provisioning by utilizing data from VisaNet to ensure expiry dates are fresh.

Decrease false declines

Maximize customer experience by minimizing card-not-present (CNP) declines.

Improve recurring payments collection

Boost the collection process for standing payments and minimize risk.

Learn more

For more information, contact your Visa Account Executive or [click here to fill out our online enquiry form](#)