



Consumer Step Up Authorization Prototype

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Innovation & Strategic Partnerships

Visa's Vision

To be the best way
to pay and be paid for
everyone, everywhere



Innovation in payments is moving swiftly

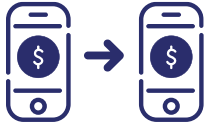
Market-Driven



Card Issuing



Card Acceptance



Push & Micro Payments



Internet of Things

Foundational



Fraud and Security



Identity and Authentication



Data and Intelligence

A cross team partnership

Funded by the US National Strategy for Trusted Identity in Cyberspace (NSTIC)



Note: All brand names and logos are the property of their respective owners, are used for identification purposes only, and do not imply product endorsement or affiliation with Visa.

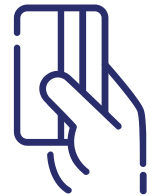
Consumer Transaction Controls

Step up authorization for large purchases

*Phone Number
& Preferences*



Consumer Enrollment



Consumer Purchase



*Is the purchase
over €500?*



**Visa's
Consumer
Transaction
Controls**



- *Device Identifier*
- *Level of Assurance*
- *Event Description*



**Mobile
Connect
Gateway**



FIDO Certified



**Purchase
is approved
or denied**

Use case features



Empowers consumers to control how their cards are used



No need to download a mobile application



Swipe, password or biometric authentication



Consumer privacy features

MNO doesn't know the request came from Visa or which Merchant

Merchant doesn't need to know the consumers mobile phone number



See it live!

Come see our prototype
in Innovation City

Hall 4