

Accelerated Connection Platform



Next-gen payments for next-gen business

Visa® Accelerated Connection Platform (ACP) enables acquirers to offer merchants faster access to the next generation of payment innovation:

- A flexible XML API connects POS terminals or payment gateways to the Visa payment network
- The platform creates value by enabling accelerated revenue and reduced costs
- Visa ACP is available now to qualified acquirers and payment technology partners

Potential Uses*



Leverage existing merchant POS technology to support real-time offer redemption



Deploy point-to-point encryption and tokenization to secure consumer data



Support rollout and activation of mPOS solutions in new verticals and markets



Implement EMV chip in compliance with the timeline for Visa's 2015 liability shift

*Next generation payment solutions in development and subject to change.



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How it Works

- 1 Account holder makes purchase at POS
- 2 Visa sends authorization request to card issuer
- 3 Issuer approves authorization and sends back to Visa
- 4 Daily capture files received by acquirer from Visa*
- 5 Clearing and settlement provided by acquirer to issuer
- 6 Funding and billing received from acquirer by merchant

* Daily capture files and authorization logs are delivered by Visa to acquirer for clearing, settlement, billing and funding



How it Creates Value

- Increases consumer volume by offering faster access to future payment innovations from Visa
- Reduces costs by utilizing Visa's infrastructure and investments
- Allows for a single point of connection to reduce EMV terminal testing requirements

▲ Gain Customers ▲ Increase Support ▼ Reduce Expenses

Why Visa

Visa is working to deliver the next generation of payments solutions, creating new ways to pay and be paid for everyone, everywhere. Connect to Visa and gain access to thousands of financial institutions, millions of merchants, more than 2 billion account-holders worldwide, and powerful payment innovations.

What the Experts Say

"As soon as the number of smart phones increases beyond 2 billion, everything will change, and if acquirers do not innovate, innovation will come from unexpected third parties. Partnering with the network gives large acquirers standards and a framework for innovation, and gives small acquirers access to scale and strategic differentiation."

— Dr. Safwan Shah, Founder and President, PayActiv, Inc.



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