

Open Platform for Open Banking

FinRetail 2016

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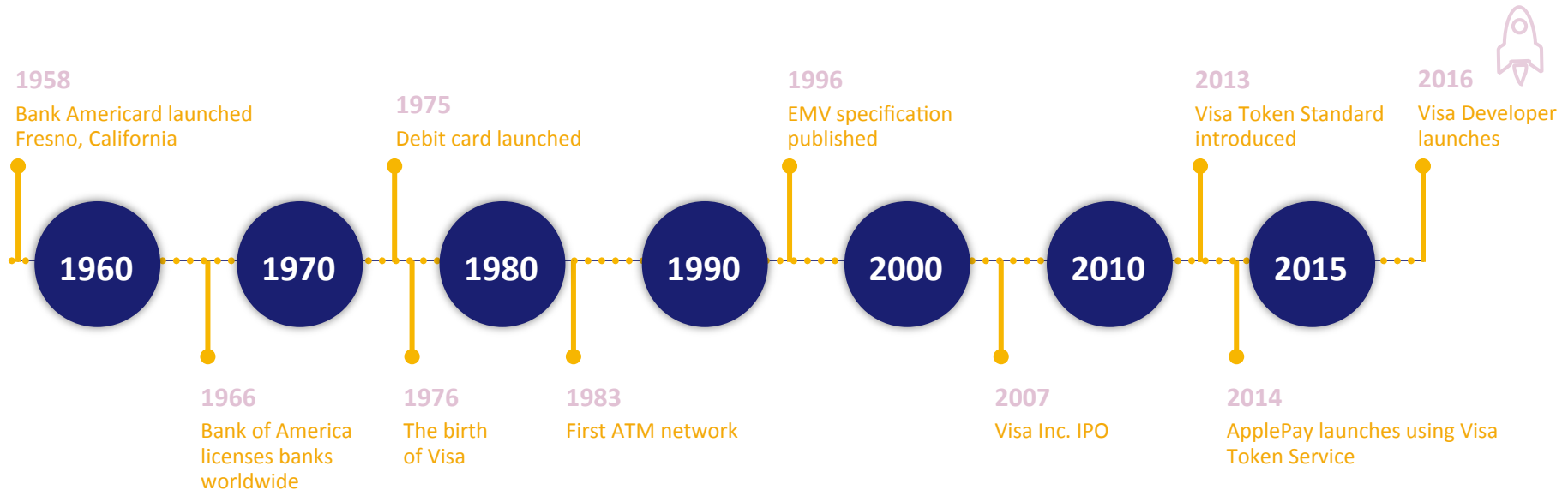
Киев, Украина, 15 ноября 2016

The VISA logo is displayed in a large, white, bold, sans-serif font against a dark blue background. The letters are slightly italicized and have a distinctive shape, particularly the 'V' and 'A'.

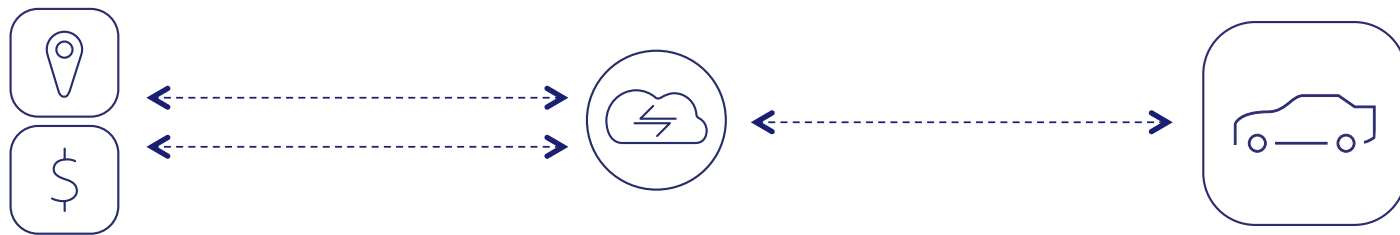
Visa Developer

A milestone in Visa's 50+ year history of innovation.

- Visa is transforming the way we build and introduce new products and innovations
- We are making our network, risk, data, and value-added assets available as APIs for partners to use to build easier, faster, more secure, and more innovative ways to power commerce
- Issuers, acquirers, merchants and technology partners can explore and access the APIs and SDKs on visa.com/developer or speak with their Visa representative about future opportunities for collaboration



What you should know before participating in the API economy



Products

Products provide functionality. Multiple products, such as payment and mapping functionalities, often live within a single application.

APIs

APIs are connectors. They exchange data between devices, applications and products.

Applications

Applications, or apps, are the end result. They engage the consumer and drive the experience.

Development Tools

Developers can benefit from a suite of tools when bringing products to market. **Software development kits (SDKs)** provide pre-built API integration to reduce development times. A **sandbox** is a safe test environment, where developers can try out their applications before launching. In addition, **detailed documentation and sample codes** aid developers as they explore new APIs and build their applications.

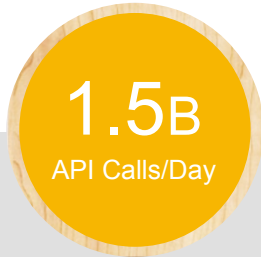
Opening a new world of possibilities

APIs are the unsung heroes, connecting our apps and devices to allow everyone to post and pin and buy anything — from anywhere.



Authorize.Net

Authorize.net helps over 400K merchants integrate payment systems for one-time and recurring transactions.



Sabre

Through APIs, Sabre provides digital reservation services for every major airline and hotel chain in the world.



NETFLIX

Inspired by a \$40 Blockbuster late fee, Netflix now boasts 64M customers that generate \$5B in annual revenue.



Cloud provider Amazon Web Services supports 25B API calls per day from just a single client.

Sources: 1. Visa internal data from 2016 2. 2015 Sabre Press Kit 3. Daniel Jacobson and Sangeeta Narayanan, Netflix API: Top 10 lessons learned (so far), July 24, 2014, Slideshare, <http://www.slideshare.net/danieljacobson/top-10-lessons-learned-from-the-netflix-api-oscon-2014> 4. <http://www.slideshare.net/AmazonWebServices/arc346-scaling-to-25-billion-daily-requests-within-3-months-on-aws> 10/2015

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Visa APIs fundamentally change the way we work



From
Made
by Visa



To
Enabled
by Visa



Building with Visa Developer

The Visa Developer program is transforming the way we design, build and deliver our products, services and capabilities. We're providing access to open and interoperable APIs, helping our partners make payments safer, simpler and smarter than ever before.



Features of the Visa Developer program for partners



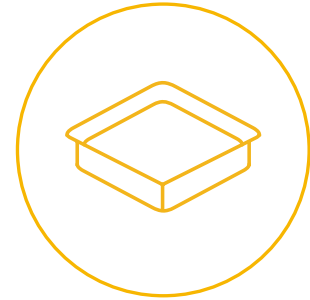
Breadth and depth of product APIs

- Product APIs are available to make and take payments, reduce fraud, increase security, and provide general network services
- New product APIs will be added on a regular cadence to increase the depth and breadth of capability available to our clients



Development tools and support

- The APIs come equipped with comprehensive implementation guides, technical specifications, test data, and SDKs
- In addition, a team of Visa developers and product managers are dedicated to helping partners find and use our APIs and then jointly create production onboarding and commercialization plans



Visa Integrated Sandbox (Coming Late 2016)

- The industry-leading Integrated Sandbox will help partners mash-up multiple applications; for example, combining alerts with transaction control to create a unique customer experience
- The Integrated Sandbox will enable developers to follow a transaction from beginning to end (including VisaNet transaction processing) with a unified suite of master test data

Categories and product APIs available as of October 2016

Payment Methods



CyberSource
Payments



Visa Checkout



Visa Direct

Risk and Fraud



Mobile Location
Confirmation



Visa Risk Manager



Visa Transaction
Alerts



Payment Account
Validation



Visa Token Service



Visa Travel
Notification Service



Visa Consumer
Transaction Controls



Preauthorized Payment
Cancellation Service

Data and Analytics



Merchant Search



Foreign Exchange
Rates



Merchant Locator



Payment Account
Attributes Inquiry



Visa Global ATM
Locator

Loyalty and Offers



Visa Merchant Offers
Resource Center

A woman with dark hair tied back, wearing black-rimmed glasses and a red, white, and blue plaid shirt, is shown in profile from the chest up. She is looking intently at a large computer monitor on the left side of the frame. The room is dimly lit, with the primary light source being the glow from the monitor. In the background, a red chair and a desk are faintly visible. The overall mood is focused and professional.

Ready to get started?

VISA

Five steps to a successful launch with Visa Developer.

1. Explore

Learn about Visa APIs, explore client problem areas and select a business opportunity to solve.

2. Define

Define a product concept that will solve the problem.

3. Prototype

Create a working prototype of the solution and test it in the field.

4. Build

Build, commercialize and deploy a solution in production.

5. Launch

Promote and launch the new application.

The actual costs, savings and benefits of an opportunity may vary based upon your specific business needs and program requirements

Let's build together

Thank You

www.visa.com/developer

visadeveloper@visa.com

[@visadeveloper](https://twitter.com/visadeveloper)

