



Modernizing Payment Infrastructure With Cliq®

Cliq delivers next-gen, API-driven payment solutions that embed **Visa Acceptance Platform** and **CyberSource** technologies to give merchants optimal control and flexibility along with global reach.

Build Payment Ecosystems That Scale

- **Embed payments** directly into existing systems without complex reconfiguration.
- **Expand globally** without switching providers or redeploying infrastructure.
- **Manage money flows** — flexibility to split, route, and release funds.
- **Innovate faster** — launch tap-to-pay (coming soon), pay-by-link, or embedded finance with ease.

→ What This Means for You



Maximum Security
Tokenization + 3DS +
Decision Manager =
multilayered protection



Faster Checkouts
Authenticate smartly,
not disruptively



Smarter Approvals
Say yes to more
transactions with
confidence



Global Ready Stack
Build for scale,
compliance, and
innovation



Featuring Enterprise-Grade Security and Intelligence

Advanced Tokenization: Secure Every Card, Across Every Channel

- Replace sensitive payment information with secure, merchant-specific tokens.
- Store and reuse card details across mobile, online, and in-person transactions without exposing card data.
- Tokens persist across channels, enabling seamless omnichannel experiences—customers can securely pay with a card on file anywhere.
- Drastically reduces PCI compliance burden.

3-D Secure 2.0: Strong Customer Authentication, Seamlessly Delivered

- Prevent fraud without disrupting checkout by dynamically evaluating risk in the background, requesting extra verification only when necessary.
- Benefit from lower chargeback rates, increased approval rates, and higher customer trust.
- Ensure compliance with authentication requirements like PSD2 Strong Customer Authentication (SCA) for regulated markets or high-risk transactions.

Real-Time Decision Manager: Intelligent Fraud Prevention at Scale

- Leverage machine learning and Visa's global data to score every transaction for fraud risk in real-time.
- Create and customize hundreds of risk rules to automatically block, flag, or approve transactions based on your business logic.
- Combine the power of Tokenization, 3-D Secure, and Decision Manager for reliable, multilayered protection.

It's time to make your operations secure, compliant and future-ready.

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