

Fact Sheet

# Card on File Data API



## Empower cardholders with centralized card management

Consumers can choose to store their payment credentials with a variety of online retailers and service providers, but often lack visibility of which merchants have this information and whether the payment credential is up to date.

Card on File (COF) Data API is designed to give issuers visibility over which merchants and service providers have stored a cardholder's payment credentials. With this insight, issuers can enable cardholders to add, view and manage their Visa cards with ease.

## Potential benefits

### Drive loyalty

Increase cardholder engagement by offering innovative consumer experiences.

### Reduce unintended transaction declines

Proactive messaging can help maintain up-to-date credentials.

### Increase operational efficiency

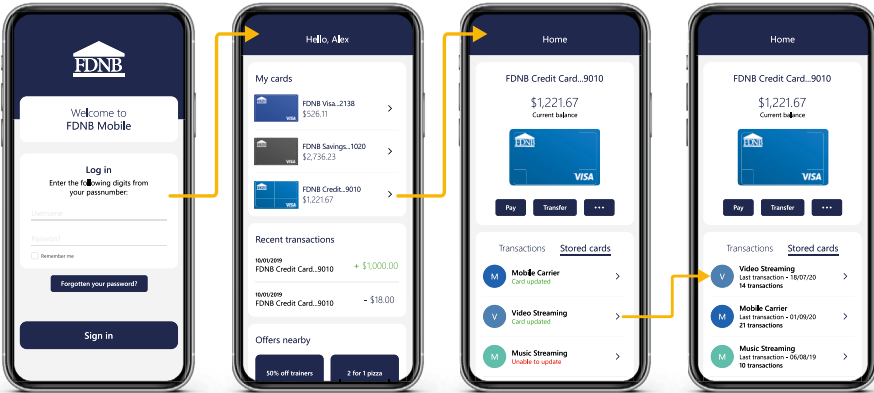
Reduce call center volumes by offering cardholders more self-service options.

### Earlier fraud detection

Offer greater transparency and improve management of cardholder credentials.

# How it works

COF Data API scans historical transactions originating from merchants who may store credentials on file. It analyzes potential COF merchant flags such as the merchant name, bill pay, recurring transactions, credential status and account verification, to provide detailed information about the merchant and the transaction.



1. Cardholder logs in to bank account
2. Cardholder selects which card to review
3. Cardholder selects a service where their card credential is stored
4. Cardholder clicks merchant icon to view detailed card transaction information

## Features

### Richer data

Return COF merchant details and increase confidence in transactions.

### Transaction management

Share transaction details of recent purchases using stored credentials.

### Protect top-of-wallet status

Proactively manage COF messaging in the case of re-issuance.

### Running transaction count

Return 13 months of running transactions including the last transaction date for each merchant.

## Learn more

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