

# VISA CARD ENROLLMENT HUB DOCUMENTATION

## Chapter 1.

### Basic definitions.

**Visa Card Enrollment Hub (VCEH)** is a digital product, a key element of Visa Digital Solutions. **VCEH** helps merchants to onboard customers and generate recurring payments. Enroll consumers directly to their favorite subscriptions, retailers and more from within their banking app or portal by pushing **Visa credentials** directly to **card-on-file** merchants, wallets and Click to Pay.

#### **Visa credentials.**

Visa defines a stored credential as information (including, but not limited to, an account number or payment token) that is stored by a merchant or its agent, a Payment Facilitator or a Staged Digital Wallet Operator to process future purchases for a cardholder (also known as credential-on-file).

**Card-on-file payment (COF)** refers to payments made using a funding method that the customer has stored for current and future digital transactions (as opposed to “Form Fill payments” which refers to consumers actively selecting the payment method and entering their payment and address details on every transaction).

#### **Token Requestor (TR).**

A payment token can be limited to a specific mobile device, e-Commerce merchant, or number of purchase transactions before expiring. Tokenization requires a new stakeholder role known as **token requestor**. **Token requestors** are entities who initiate the process of tokenization.

**Verification (Verified by VISA)** is a password-protected authentication system designed to confirm the identity of the cardholder when a Visa card is used online. By requesting a password known only to the cardholder, the bank can verify that the genuine cardholder is entering their card details into an eCommerce website.

## Chapter 2.

### Product definition.

#### **Push Provision.**

Push provisioning is a generic capability that enables cardholders to “push” a token from the issuer experience into a destination wallet or merchant. However, to enable such “pushing”, issuers have historically needed to contract and integrate with each service separately.

There are two **Push Provision** categories: same device and cross device. It is required to inform users of **Push Provision** status. Customers need to know if the process is complete.

## Chapter 3.

### Process definitions.

**User flow** is the path taken by a prototypical user on a website or app to complete a task. The user flow takes them from their entry point through a set of steps towards a successful outcome and final action, such as purchasing a product.

#### **App-to-App.**

Customers push their card data from the Issuer's mobile app to a **Token Requestor's** app on the same phone (**same device Push Provision**) or on another phone (**cross device Push Provision**).

#### **App-to-Web.**

Customers push their card data to a **Token Requestor** through a web view of their Issuer's mobile app on the same phone.

#### **Web-to-Web.**

Customers push their card data from their Issuer's website to a **Token Requestor's** website.

#### **Web-to-App.**

Customers push their card data from their Issuer's website on the desktop to a **Token Requestor's** mobile app on their phone.

**A Backend Notification URL** is the **API** endpoint where a request from the backend server will be sent to configure when a notification is fired.

**An application programming interface (API)** is a connection between computers or between computer programs. It is a type of software interface, offering a service to other pieces of software.

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#### **Комментарии:**

**Источники:** Visa Card Enrollment Hub User Experience Guidelines, visa.com, optimizely.com

**Оформление:** Термины, выделенные синим цветом, предлагаю оформить в виде ссылок на полную расшифровку значения, что облегчит навигацию по документации.