Case 1: Your company would like to provide a discount to customers who pay for a product using a Visa Signature card in the United States.

For this use case, you can use the Visa Card Eligibility Service API. The Visa Card Eligibility Service checks whether a card is eligible for a given promotion and returns the appropriate card details. Eligibility can be determined by a variety of compounded rules, such as a region, card type, reward programming enrollment, and spending history.

Case 2: A company wants to register a portfolio of cards at your financial institution so that all its business accounts are managed in one place.

To register a portfolio of cards, you can use Via B2B Payment Controls API. To use this API, you first add an individual company and then register their cards as needed. This portfolio allows you to set up controls across various accounts.

Case 3: Clients at your financial institution often contact customer service because they don't recognize the transactions that appear on their cards, even if these transactions are valid. Your company wants to provide its clients with cleaner, easier-to-read transaction histories.

To provide clients with cleaner merchant names, you can use the Merchant Search API. Visa's Merchant Search API allows users to search for readable merchant names based on the provided merchant name or other identifying attributes. If the entire merchant name is not provided by the source, it can also use wildcard sources to identify the best guess.

Case 4: Even after providing clients with cleaner merchant names, your financial institution still receives disputes of valid transactions. To reduce the rates of disputes, you'd like to provide customers with a way to retrieve additional information about their purchases.

You can use the Visa Cardholder Purchase Inquiry to provide clients with more information about their purchases. This service is a composite of two APIs, the SICardholderPurchaseInquiry and the SIGetCardholderPurchaseInquiry APIs, both of which return detailed information about a transaction. While SICardholderPurchaseInquiry acquires data based on the transaction's VisaNet data, SIGetCardholderPurchaseInquiry acquires information based on the transaction ID. These two APIs can provide customers with additional information about their purchases, making them less likely to file disputes.