

Visa and Apple Pay deliver a seamless, secure provisioning experience with Tap to Add Card


Challenge:


Adding a card is the first step to using Apple Pay, but manual card entry can be slow, error-prone, and can increase the risk of provisioning fraud for issuers. This friction not only reduces card enrollment, but also drives up operational costs.

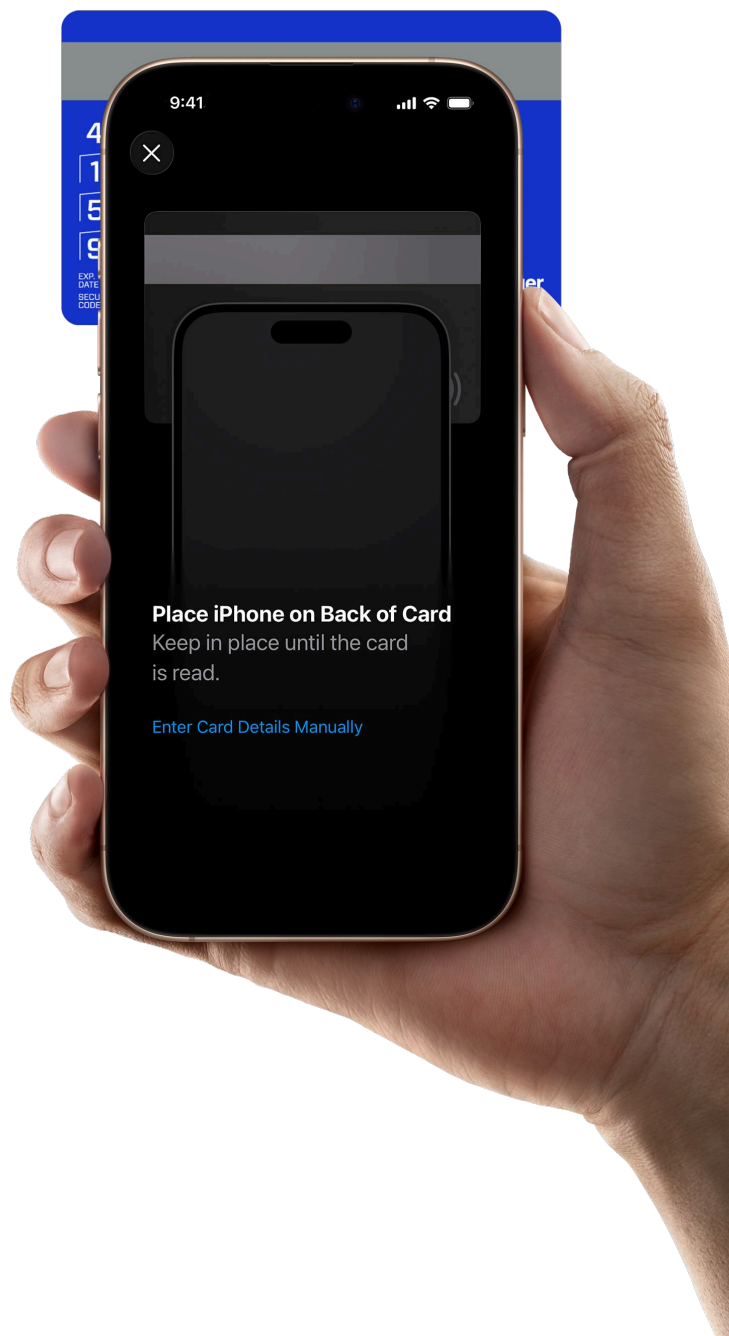
Solution: Enhanced provisioning

Visa partnered with Apple Pay to bring Tap to Add Card to issuers at scale, enabling cardholders to add their Visa debit and credit card in seconds by tapping it on their iPhone.¹ Beyond delivering a faster, more seamless user experience, Tap to Add Card can help boost provisioning success rates and significantly reduce fraud compared to manual card entry.

 Enable faster, more secure provisioning

 Help cardholders avoid the effort and errors of manual key entry

 Reduce fraud with the increased security of EMV contactless chip cryptogram technology





Designed to be secure

Tap to Add Card keeps authentication in the issuer's hands, allowing your team to define the verification logic required before a card can be added to Apple Pay.

The tapping action uses NFC to access dynamic card data, confirming the card is genuine and that the cardholder physically possesses it. This helps prevent fraud from stolen card data or images.

Each provisioning request is accompanied by a unique, one-time cryptogram generated by Visa's applet within the iPhone's Secure Element. This cryptogram, along with the card details, is securely sent to the issuer or to Visa for validation. Once validation is complete, the issuer can finalize authentication and approve the cardholder's provisioning request.



Enable Tap to Add Card today

For more information on Visa Tap visit [Visa.com/tap](https://www.visa.com/tap) or contact your Visa Account Executive.



Results

Visa's integration of Tap to Add Card has delivered powerful results for issuers. Since its launch in September 2024, more than 2,282 issuers across 85 markets have opted in, resulting in 42 million tokens provisioned into Apple Pay through a simple card tap.³

We've seen:

-80%

lower fraud rate compared to manual key entry globally²

+11%

higher provisioning approval rate vs. manual key entry globally³

About Visa

Visa (NYSE: V) is a world leader in digital payments, facilitating transactions between consumers, merchants, financial institutions and government entities across more than 200 countries and territories. Our mission is to connect the world through the most innovative, convenient, reliable and secure payments network, enabling individuals, businesses and economies to thrive. We believe that economies that include everyone everywhere, uplift everyone everywhere and see access as foundational to the future of money movement.

Sources

1. Tap to Add Card: Not available in all markets. Issuer enablement is required. Software and card eligibility requirements apply for cardholders to provision via this feature. Features are subject to change. Some features, applications, and services may not be available in all regions or all languages and may require specific hardware and software. For more information, see Feature Availability.
2. Visa Processed; Global payment volume data based on Clearing & Settlement. Fraud data based on all TC-40 reported to Visa as of February 2026. Includes cash transactions and excludes collections. Russian NSPK & Indian Domestic Data are excluded. TC-40s submitted without token number but matched to a Visa Token Authorization record are included.
3. VisaNet Tap to Add Card Tokens provisioned between Sept '24 to Feb '26. Digital wallet use case only; individual results may vary.

