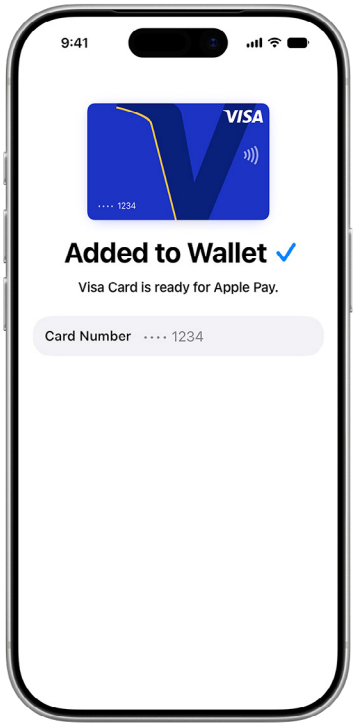
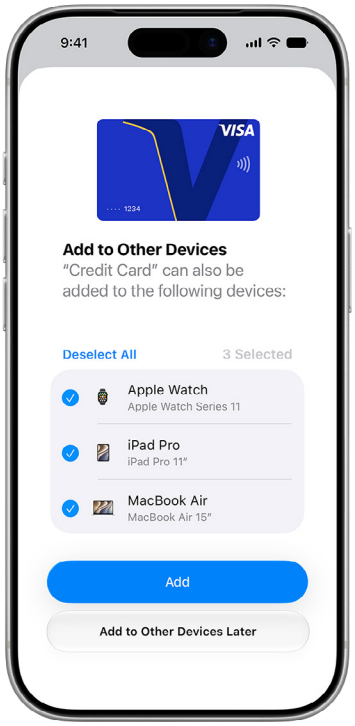
VISA | Pay

Visa and Apple Pay help reduce friction during card provisioning across devices.





Opportunity

Cardholders often own more than one Apple Pay–enabled device and regularly upgrade to new ones. This creates an ongoing opportunity for your Visa card to be present, preferred, and used. We needed to ensure that when a cardholder adds or upgrades a device, they can seamlessly provision your Visa card across their entire ecosystem and start using it instantly, securely, and with less friction.

Solution: Seamless provisioning across Apple devices

Visa worked to bring Apple Pay's Card Continuity and Multi-Device Provisioning to issuers globally. Enabled through Visa's Multi-Device Provisioning service, these features allow cardholders to easily and securely provision cards to a new device and instantly add the cards to all devices connected to the same iCloud account— without manually adding that card to each device.

- Keep existing cards top of wallet and maximize conversion during device upgrades via a simple and secure provisioning process
- Extend card usage across iPhone, Apple Watch, iPad, and Mac in just a few clicks
- Help drive higher payment volume and revenue by ensuring cards are available however cardholders pay
- Reduce fraud through network tokenization and Apple Pay's fraud architecture for issuers

Designed to be secure

Card Continuity and Multi-Device Provisioning keep card authentication firmly in the issuer's hands, giving them control to define the verification logic required for a card to be added to Apple Pay.

Apple's proprietary risk-based model helps provide a high-confidence signal about the legitimacy of each request, empowering issuers to reduce friction for trusted cardholders.

Multi-Device Provisioning requests are held until the cardholder completes any additional verification required by the issuer on the source device. If additional verification is not completed within the allotted time window, the destination requests are canceled.

Results

Cards added to Apple Pay through Card Continuity and Multi-Device Provisioning have outperformed traditional card-on-file setup across key metrics.

19%
increase in card spend across devices[1]

17%
increase in provisions across devices[2]

10%
reduction in transaction fraud[3]

Enable Card Continuity and Multi-Device Provisioning today

For more information, review the documentation (Visa Business News (VBN), Visa bulletin AI14202) and/or contact your Visa Account Executive.

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.

Disclosures and Sources

1. +19% Higher spend growth, MDP (55%) vs. CoF only (30%). Visa VisaNet data, June 2026. Based on Visa Clearing & Settlement.
2. +17% Growth in tokens created. Visa VisaNet data, June 2026.
3. ~2 bps Fraud variance, MDP vs. CoF. Visa VisaNet data, June 2026. Fraud based on TC-40 reports.

Apple Pay is not available in all markets. View Apple Pay countries and regions. 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, refer to Feature Availability.

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