

Visa, Stripe, and DoorDash Tap to Confirm delivers a faster, more secure checkout

Challenge:

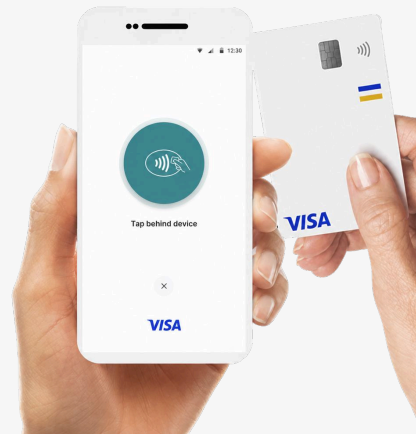
For consumers, completing checkout in the DoorDash app depends on fast, reliable payment verification. Traditional step-up methods, such as OTP, card camera scan, or manual card re-entry, can be inconvenient and disruptive to the user experience. These flows often lead to customer frustration, higher cart abandonment, and continued exposure to fraud. For merchants like DoorDash, these approaches also fall short, as fraudsters can still bypass them, resulting in chargebacks and lost revenue.

Committed to improving both security and usability, Visa, Stripe, and DoorDash sought to rethink how card authentication could be delivered more seamlessly—reducing friction for legitimate users while strengthening protection against fraud.

Solution: Seamless & secure verification with just a Tap

Visa partnered with Stripe and DoorDash to deploy Tap to Confirm, a Visa-developed card verification capability, within the DoorDash app. The solution enables cardholders to seamlessly and securely verify possession of their physical Visa debit or credit card by tapping it to their phone. Using Visa chip authentication technology, Tap to Confirm provides a simple, secure way to validate card possession for higher-risk transactions, eliminating manual card entry and disruptive verification flows while delivering stronger fraud signals and helping reduce chargebacks.

Integrated through Stripe and intelligently triggered by DoorDash's fraud models (e.g., new cards on file, suspicious transaction patterns, or shared account activity), Tap to Confirm provides near real-time validation of card credentials while maintaining a fast and intuitive customer experience. By replacing cumbersome authentication steps with a simple tap, the solution helps DoorDash strengthen fraud defenses, preserve conversion rates, and improve customer satisfaction.



Value to Visa & Partners (Platform & Merchant)

-  Quickly and securely confirm authenticity of payment credentials
-  Improve checkout conversion and reduce cart abandonment
-  Reduce fraud with the increased security of EMV™ contactless chip cryptogram validation technology

Value to Consumers

-  Intuitive, easy, & faster user experience
-  Improved sense of security

Disclaimers

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How it works

Tap to Confirm is designed to keep card authentication securely embedded in the merchant checkout flow, while giving the merchant control over the verification logic required before a transaction completes.

Using Stripe's Terminal SDK, the customer taps their contactless card to the device, where NFC is used to read the dynamic EMV chip cryptogram and is sent to Visa to validate. This helps confirm the card is genuine and that cardholder is in possession of the card, reduces reliance on static card details, and helps protect against fraud.

The chip data is sent to Visa through Stripe's payment processing rails. Once confirmed, the verification result is sent to DoorDash, allowing the merchant to complete the transaction with stronger confidence and a security-first experience.



Results

Tap to Confirm drove strong engagement and performance lift for DoorDash. This feature was shown to 0.20% of users, and resulted in a 5% higher checkout conversion for Tap to Confirm prompted orders. DoorDash experienced a 14% decline in frequency of chargebacks and a 13% decline in chargebacks for individual customers.

We've seen:

80%

of users actively selected Tap as a verification method after being prompted to confirm their card credentials

25%

decline in chargeback amount, compared to other card verification methods



Enable Tap to Confirm today

For more information on Visa Tap visit [Visa.com/tap](https://www.visa.com/tap) 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. 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.

Disclaimers

1. Results reflect transactions occurring between May 2025 and April 2026.

