

# Visa ACP – A Payment Technology Provider’s Perspective

The Accelerated Connection Platform (ACP) allows merchants and payment technology providers to connect directly to Visa, providing faster time to market while enabling digital payments acceptance and improved security capabilities. ACP leverages Visa’s innovative technology in tokenization, point-to-point encryption, rewards and redemption, and other capabilities to allow merchants access to the acceptance, availability and security of the Visa brand. Payment technology providers can use the ACP to achieve greater efficiencies in their certification practices, helping clients introduce innovative products and solutions into the marketplace more quickly and cost-effectively.

Organizations that authorize transactions through acquirer processors that handle a variety of card brands can choose to integrate with the Visa ACP. In such a cases, the authorizations for all card brands can be processed through the Visa ACP, while the clearing and settlement process remains unchanged allowing the acquirer processor to receive the settlement capture file (TC33) from Visa ACP.

In addition, organizations can process all or select authorizations through Visa’s ACP. This capability can help reduce the need for certification across multiple acquirer processes, expediting the ability to accept authorizations using a specific card type, e.g. an EMV card.

A payment technology provider serving as a merchant sponsor issuing MID’s can use the Visa ACP to enable payment processing capabilities for the merchants. Alternatively, the merchant sponsor can be the acquirer processor. In either case the merchant-sponsoring relationship is unchanged following integration with Visa ACP.

RS Software has helped leading organizations leverage the benefits of Visa’s ACP. Our 25 years of experience in the payments industry allows us to quickly define a company’s business and technology requirements, draw an implementation roadmap, and develop, and certify integration with the ACP. By utilizing our frameworks and accelerators, such as pre-built use cases and test scenarios, we allow payment technology providers to incorporate the ACP on time and on budget.