



6-Step Plan

to help boost your debit eCommerce usage



As eCommerce sales continue to grow it's important for Issuers to encourage debit usage and create a positive experience for debit cardholders. These 6 steps include **beneficial market practices** to help you develop an effective eCommerce strategy **to accelerate your debit eCommerce growth.**



1. Set the foundation

- At account opening, help cardholders add their new debit card to their mobile wallet
- Encourage cardholder to make Debit their default payment method with PayPal or other person-to-person payment systems
- Continuously educate cardholders on various online payment methods



2. Win their trust

- Ease concerns by communicating your debit card security protections
- Reassure cardholders by explaining Visa's Zero Liability policy
- Commit to quick and "hassle-free" reimbursement for disputed transactions



3. Improve the experience

- Ensure customer's card credentials are up to date
- Use a risk-based authentication approach to reduce decline levels
- Implement "real-time" digital usage support tools, such as Web Chat



4. Provide a reason to try

- Offer a limited-time/volume-dependent incentive, e.g. cash back or gift card
- Test a range of incentives to see which works best for your debit cardholders



5. Prioritize your targeting

- Drive existing medium/high "face to face" debit users to use their debit card for eCommerce purchases
- Educate existing debit eCommerce users about different "Credentials on File" solutions



6. Utilize Visa's self-service resources

On [Visa Online](#), follow the "Authorization Performance" link under the "Reference Library" tab to find self-assessment checklists, best practices, links about Visa tools and services, and more

To learn more about all the ways you can drive debit eCommerce growth, contact your [Visa Account Executive](#).