





Visa congratulates recipients of the 2018 Global Service Quality Awards (GSQA), an annual client performance program honoring Visa's highest-performing acquirers, issuers and issuer processors. GSQA recipients exemplify the Visa-client relationship, fulfilling our brand promise through excellence in innovation, operational efficiency, and cardholder satisfaction.




## Global Award Categories

Award Category	Recipients
 <p data-bbox="305 583 537 646">Lowest Gross Fraud (Issuer)</p>	<p data-bbox="659 495 1349 726">BANK OF BARODA, INDIA CANARA BANK, INDIA CEDYNA FINANCIAL CORPORATION, JAPAN JOINT STOCK COMPANY ALFA-BANK, RUSSIAN FEDERATION QATAR ISLAMIC BANK (S.A.Q.), QATAR VTB BANK PJSC, RUSSIAN FEDERATION</p>
 <p data-bbox="305 852 537 915">Lowest Gross Fraud (Acquirer)</p>	<p data-bbox="659 764 1097 995">AXIS BANK LIMITED, INDIA HDFC BANK LIMITED, INDIA STATE BANK OF INDIA, INDIA TYRO PAYMENTS LIMITED, AUSTRALIA UC CARD CO., LTD., JAPAN UNION BANK OF INDIA, INDIA</p>
 <p data-bbox="305 1104 578 1199">Best in Class Processing Availability (Issuer Processor)</p>	<p data-bbox="659 1033 1154 1264">AEON CREDIT SERVICE CO., LTD., JAPAN CREDIT SAISON CO., LTD., JAPAN RAKUTEN CARD CO., LTD., JAPAN THE BANK OF NOVA SCOTIA, CANADA THE TORONTO-DOMINION BANK, CANADA TOYOTA FINANCE CORPORATION, JAPAN</p>
 <p data-bbox="305 1388 594 1451">Highest Authorization Approval Rate (Acquirer)</p>	<p data-bbox="659 1302 1487 1533">AEON CREDIT SERVICE CO., LTD., JAPAN AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED, AUSTRALIA HANG SENG BANK LIMITED, HONG KONG, CHINA ST. GEORGE BANK LIMITED, AUSTRALIA SUNCORP-METWAY LIMITED, AUSTRALIA TYRO PAYMENTS LIMITED, AUSTRALIA</p>
 <p data-bbox="305 1640 570 1734">Highest Authorization Approval Rate - Business Credit (Issuer)</p>	<p data-bbox="659 1570 1414 1801">BANK OF NEW ZEALAND, NEW ZEALAND LA FEDERATION DES CAISSES DESJARDINS DU QUEBEC, CANADA ROYAL BANK OF CANADA, CANADA THE BANK OF NOVA SCOTIA, CANADA THE TORONTO-DOMINION BANK, CANADA WESTPAC BANKING CORPORATION, AUSTRALIA</p>






## Global Award Categories

Award Category	Recipients
 <p>Highest Authorization Approval Rate - Consumer Credit (Issuer)</p>	<p>CITIGROUP PTY LIMITED, AUSTRALIA            HANG SENG BANK LIMITED, HONG KONG, CHINA            NATIONAL AUSTRALIA BANK LIMITED, AUSTRALIA            RAKUTEN CARD CO., LTD., JAPAN            THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED, HONG KONG, CHINA            WESTPAC BANKING CORPORATION, AUSTRALIA</p>
 <p>Highest Authorization Approval Rate - Commercial Credit (Issuer)</p>	<p>CITIBANK, CANADA, CANADA            ICICI BANK LTD, INDIA            MITSUBISHI UFJ NICOS CO., LTD, JAPAN            NATIONAL AUSTRALIA BANK LIMITED, AUSTRALIA            SBI CARDS AND PAYMENT SERVICES PTE LTD, INDIA            THE BANK OF NOVA SCOTIA, CANADA</p>
 <p>Highest Authorization Approval Rate - Business Debit (Issuer)</p>	<p>AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED, AUSTRALIA            COMMONWEALTH BANK OF AUSTRALIA, AUSTRALIA            ICICI BANK LTD, INDIA            NATIONAL AUSTRALIA BANK LIMITED, AUSTRALIA            ST. GEORGE BANK LIMITED, AUSTRALIA            SUNCORP-METWAY LIMITED, AUSTRALIA</p>
 <p>Highest Authorization Approval Rate - Consumer Debit (Issuer)</p>	<p>AUSTRALIAN CENTRAL CREDIT UNION, AUSTRALIA            BANCO DO BRASIL S.A., BRAZIL            CREDIT UNION AUSTRALIA LTD., AUSTRALIA            HDFC BANK LIMITED, INDIA            ING BANK (AUSTRALIA) LIMITED, AUSTRALIA            STANDARD CHARTERED BANK, INDIA</p>
 <p>Highest Authorization Approval Rate - Commercial Debit (Issuer)</p>	<p>AO RAIFFEISENBANK, RUSSIAN FEDERATION            KB KOOKMIN CARD CO., LTD., SOUTH KOREA            PUBLIC JOINT-STOCK COMPANY BANK OTKRITIE FINANCIAL CORPORATION, RUSSIAN FEDERATION            SHINHAN BANK VIETNAM LIMITED, VIETNAM            SHINHAN CARD CO., LTD., SOUTH KOREA            ST. GEORGE BANK LIMITED, AUSTRALIA</p>
 <p>Highest Overall Portfolio Performance (Issuer)</p>	<p>ABU DHABI ISLAMIC BANK, UNITED ARAB EMIRATES            BANCO POPULAR DE PUERTO RICO, PUERTO RICO            BANK OF AMERICA - COMMERCIAL CREDIT, UNITED STATES OF AMERICA            CANADIAN IMPERIAL BANK OF COMMERCE, CANADA            EPOS CARD CO., LTD, JAPAN            SBI CARDS AND PAYMENT SERVICES PTE LTD, INDIA</p>

## Regional Award Categories – North America (US)

Award Category	Recipients
 <p>Emerging Payment Adoption – Contactless (Issuer)</p>	<p>AMERICA FIRST FEDERAL CREDIT UNION CITIBANK, N.A.- COSTCO TCF NATIONAL BANK</p>
 <p>Emerging Payment Adoption - Visa Direct (Issuer)</p>	<p>GREEN DOT BANK DBA BONNEVILLE BANK POLICE &amp; FIRE FEDERAL CREDIT UNION THE BANCORP BANK</p>
 <p>Highest Cross Border Volume Growth (Issuer)</p>	<p>BARCLAYS BANK DELAWARE CITIBANK, N.A.- COSTCO NAVY FEDERAL CREDIT UNION</p>
 <p>Highest Cross Border Volume Growth (Acquirer)</p>	<p>CITIZENS BANK, NATIONAL ASSOCIATION DEUTSCHE BANK AG</p>
 <p>Highest Authorization Approval Rate – Card Not Present (CNP) (Issuer)</p>	<p>CITI COMMERCIAL CITIBANK, N.A.- COSTCO</p>

## Regional Award Categories – North America (Canada)

Award Category	Recipients
 <p>Emerging Payment Adoption - Visa Direct (Issuer)</p>	THE TORONTO-DOMINION BANK
 <p>Emerging Payment Adoption – Tokenization (Issuer)</p>	ROYAL BANK OF CANADA
 <p>Highest Cross Border Volume Growth (Issuer)</p>	ROYAL BANK OF CANADA
 <p>Lowest Gross Fraud - Domestic Credit (Issuer)</p>	CANADIAN IMPERIAL BANK OF COMMERCE
 <p>Highest Authorization Approval Rate – Card Not Present (CNP) (Issuer)</p>	THE BANK OF NOVA SCOTIA






## Regional Award Categories Asia Pacific

Award Category	Recipients
 <p>Emerging Payment Adoption - Contactless (Issuer)</p>	<p>AUSTRALIAN CENTRAL CREDIT UNION, AUSTRALIA            ING BANK (AUSTRALIA) LIMITED, AUSTRALIA            KIWIBANK LTD, NEW ZEALAND</p>
 <p>Emerging Payment Adoption - Visa Direct (Issuer)</p>	<p>HDFC BANK LIMITED, INDIA            INDUSIND BANK LIMITED, INDIA            SBI CARDS AND PAYMENT SERVICES PTE LTD, INDIA</p>
 <p>Highest Authorization Approval Rate – Card Not Present (CNP) (Issuer)</p>	<p>EPOS CARD CO., LTD, JAPAN            MITSUBISHI UFJ NICOS CO., LTD, JAPAN            RAKUTEN CARD CO., LTD., JAPAN.</p>
 <p>Pursuit of Excellence - Cross Border Volume (Issuer)</p>	<p>ICICI BANK LTD, INDIA            ING BANK (AUSTRALIA) LIMITED, AUSTRALIA            KIWIBANK LTD, NEW ZEALAND</p>
 <p>Pursuit of Excellence - Gross Fraud Rate (Issuer)</p>	<p>ICICI BANK LTD, INDIA            JACCS CO., LTD, JAPAN            SBI CARDS AND PAYMENT SERVICES PTE LTD, INDIA</p>

## Regional Award Categories – LAC, Latin American and the Caribbean (excluding Brazil)

Award Category	Recipients
 <p>Highest Cross Border Volume Growth - Consumer Authorization Issuer Card Not Present (CNP) (Issuer)</p>	<p>BANCO INDUSTRIAL S.A., GUATEMALA                      BANCO PICHINCHA C.A., ECUADOR                      SCOTIABANK DE COSTA RICA S.A., COSTA RICA</p>
 <p>Pursuit of Excellence - Upscale Card Not Present (CNP) (Issuer)</p>	<p>INTERBANK - BANCO INTERNACIONAL DEL PERU, PERU                      RBC ROYAL BANK (TRINIDAD &amp; TOBAGO) LIMITED, TRINIDAD AND TOBAGO                      SCOTIABANK DE COSTA RICA S.A., COSTA RICA</p>
 <p>Highest Authorization Approval Rate – Card Not Present (CNP) (Issuer)</p>	<p>BANCO BAC SAN JOSE S.A., COSTA RICA                      BANCO GENERAL, S.A., PANAMA                      BANCO POPULAR DOMINICANO - BANCO MULTIPLE, S.A., REPUBLICA DOMINICANA</p>




## Regional Award Categories – LAC (Brazil)

Award Category	Recipients
 <p>Highest Cross Border Volume Growth - Consumer Authorization Issuer Card Not Present (CNP) (Issuer)</p>	<p>BANCO CBSS, S.A.</p>
 <p>Pursuit of Excellence - Upscale Card Not Present (CNP) (Issuer)</p>	<p>BANCO ITAUCARD, S.A.</p>
 <p>Pursuit of Excellence – Authorization Approval Rates (Issuer)</p>	<p>CAIXA ECONOMICA FEDERAL</p>
 <p>Highest Authorization Approval Rate – Card Not Present (CNP) (Issuer)</p>	<p>CAIXA ECONOMICA FEDERAL</p>
 <p>Emerging Payment Adoption – Tokenization (Issuer)</p>	<p>BANCO ITAUCARD, S.A.</p>


## Regional Award Categories – CEMEA, Commonwealth of Independent States, South Eastern Europe (CIS SEE)

Award Category	Recipients
 <p>Emerging Payment Adoption – Contactless (Issuer)</p>	<p>BANCA INTESA BEOGRAD, REPUBLIC OF SERBIA                      JSC TBC BANK, GEORGIA                      RAIFFEISEN BANKA BEOGRAD, REPUBLIC OF SERBIA</p>
 <p>Highest Authorization Approval Rate - Card Not Present (CNP) (Issuer)</p>	<p>CJSC VTB BANK (BELARUS), BELARUS                      CREDIT AGRICOLE, UKRAINE                      PROCREDIT BANK, UKRAINE</p>
 <p>Highest Authorization Approval Rate – Cross Border Consumer Point of Sale (POS) (Issuer)</p>	<p>BELARUSIAN-RUSSIAN BELGAZPROMBANK JS, BELARUS                      PRIORBANK JSCB, BELARUS                      RAIFFEISEN BANK AVAL PJSC, UKRAINE</p>




## Regional Award Categories – CEMEA, Middle East and North Africa (MENA)

Award Category	Recipients
 <p>Emerging Payment Adoption – Contactless (Issuer)</p>	<p>EMIRATES ISLAMIC BANK P.J.S.C., UNITED ARAB EMIRATES                      EMIRATES NBD BANK (P.J.S.C.), UNITED ARAB EMIRATES                      HSBC BANK MIDDLE EAST LIMITED, UNITED ARAB EMIRATES</p>
 <p>Highest Authorization Approval Rate - Card Not Present (CNP) (Issuer)</p>	<p>EMIRATES NBD BANK (P.J.S.C.), UNITED ARAB EMIRATES                      HSBC BANK MIDDLE EAST, UNITED ARAB EMIRATES                      QATAR NATIONAL BANK, S. A. Q., QATAR</p>
 <p>Highest Authorization Approval Rate – Cross Border Consumer Point of Sale (POS) (Issuer)</p>	<p>ABU DHABI COMMERCIAL BANK, UNITED ARAB EMIRATES                      FIRST ABU DHABI BANK (PJSC), UNITED ARAB EMIRATES                      HSBC BANK MIDDLE EAST LIMITED, UNITED ARAB EMIRATES</p>

## Regional Award Categories – CEMEA, Russia

Award Category	Recipients
 <p>Emerging Payment Adoption – Contactless (Issuer)</p>	<p>AO RAIFFEISENBANK, RUSSIAN FEDERATION            AO UNICREDIT BANK, RUSSIAN FEDERATION            TINKOFF BANK, RUSSIAN FEDERATION</p>
 <p>Highest Authorization Approval Rate - Card Not Present (CNP) (Issuer)</p>	<p>AO RAIFFEISENBANK, RUSSIAN FEDERATION            TINKOFF BANK, RUSSIAN FEDERATION            VTB BANK PJSC, RUSSIAN FEDERATION</p>
 <p>Highest Authorization Approval Rate – Cross Border Consumer Point of Sale (POS) (Issuer)</p>	<p>AO UNICREDIT BANK, RUSSIAN FEDERATION            TINKOFF BANK, RUSSIAN FEDERATION            VTB BANK PJSC, RUSSIAN FEDERATION</p>

## Regional Award Categories – CEMEA, Sub-Saharan Africa (SSA)

Award Category	Recipients
 <p>Emerging Payment Adoption – Contactless (Issuer)</p>	<p>FIRSTRAND BANK LIMITED, SOUTH AFRICA            INVESTEC BANK LIMITED, SOUTH AFRICA            THE STANDARD BANK OF SOUTH AFRICA LIMITED, SOUTH AFRICA</p>
 <p>Highest Authorization Approval Rate - Card Not Present (CNP) (Issuer)</p>	<p>FIRSTRAND BANK LIMITED, SOUTH AFRICA            INVESTEC BANK LIMITED, SOUTH AFRICA            STANDARD CHARTERED BANK KENYA LIMITED, KENYA</p>
 <p>Highest Authorization Approval Rate – Cross Border Consumer Point of Sale (POS) (Issuer)</p>	<p>FIRST NATIONAL BANK OF BOTSWANA LIMITED, BOTSWANA            INVESTEC BANK LIMITED, SOUTH AFRICA            SBM BANK (MAURITIUS) LTD, MAURITIUS</p>

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## Client and Transaction Eligibility

- All VisaNet clients that meet eligibility criteria are automatically considered for the Global Service Quality Awards
- Clients must be fully onboarded for the duration of the measurement window and in good standing with Visa including:
  - Compliance with all Visa policies and program guidelines including: Visa Core Rules; Visa Product and Service Rules; Anti-Money Laundering and Anti-Terrorist Sanctions Policies; and Payment Card Industry Data Security Standard
  - Domestic and International transactions authorized or cleared and settled through VisaNet or associated networks
  - No active or pending litigation with Visa Inc. or with outside parties that may adversely impact Visa Inc.
- Performance levels and transaction volumes meet or exceed award level thresholds
  - Eligible clients contribute to at least the Top 80% of transactions on VisaNet. Please reference 'Client Eligibility and Methodology Guidelines' for additional detail
  - Categories with risk/fraud components require performance at or above system median
- The following are excluded from award metric calculations: prepaid transactions, account verifications, cash transactions, processing errors and resubmitted duplicate declines (authorization related categories)