



Visa and Accenture partner  
to let customers, merchants and  
financial institutions motor on  
toward the future of commerce.



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## Opportunity

With busy, on-the-go customers in mind, the connected car prototype combines leading edge payment security, wireless technologies, sensors and Bluetooth beacons that enable consumer's cars to "pick up the tab".

What if a quick grocery run no longer meant getting out of the car—or taking out a wallet? What if the car could remind its driver that it was time to fuel up, give a signal when a preferred service station was near and process the purchase from the dashboard?

What if a car could be transformed into a Visa card?

Visa partnered with Accenture to envision the future of the connected car, one that embeds commerce into the Internet of Things.



*"We work every day to make payments faster and easier for merchants and consumers across the world. As the number of connected vehicles on the road increases, so does our ability to bring this secure, frictionless option of online commerce to consumers everywhere."*

Jim McCarthy, Executive Vice President, Innovation & Strategic Partnerships, Visa Inc.

## Solution

Working with Accenture, Visa built a connected car prototype to revolutionize payments on wheels. Employing liquid design and development concepts, the companies moved swiftly from a general idea to pre-concept, design, implementation and roll out of a proof-of-concept in just 12 weeks.

Based on the proof-of-concept, a single-touch on the car dashboard lets drivers easily pay the bill on the road. Payment credentials are loaded into the car and are made available for secure, frictionless payments to other devices. The application could learn patterns and behaviors over time, becoming increasingly more valuable to the user. While driving in a connected car, consumers will be able to place grocery orders, pay for them via the car dashboard and pick up their items at the curb. With a single touch, gas can be purchased, parking can be paid or fast food can be ordered.

## Results

Visa and Accenture teamed with Pizza Hut and other ecosystem partners to include onboard diagnostic automotive apps and bluetooth low energy beacons, to design and test connected car commerce.

With more than 325 unique media stories, the proof-of-concept, to date, has generated considerable interest at trade shows and conferences and has lit up the social media airwaves. With the connected car, Visa is revving up the industry and moving one step closer to the company's vision of connecting secure and frictionless commerce—everywhere.

## About Visa

Visa Inc. (NYSE: V) is a global payments technology company that connects consumers, businesses, financial institutions and governments in more than 200 countries and territories to fast, secure and reliable electronic payments. They operate one of the world's most advanced processing networks – VisaNet – that is capable of handling more than 56,000 transaction messages a second, with fraud protection for consumers and assured payment for merchants. Visa is not a bank and does not issue cards, extend credit or set rates and fees for consumers. Visa's innovations, however, enable its financial institution customers to offer consumers more choices: pay now with debit, pay ahead of time with prepaid or pay later with credit products. For more information, visit [usa.visa.com/about-visa](http://usa.visa.com/about-visa), [visacorporate.tumblr.com](http://visacorporate.tumblr.com) and @VisaNews.

## About Accenture

Accenture is a global management consulting, technology services and outsourcing company, with more than 358,000 people serving clients in more than 120 countries. Combining unparalleled experience, comprehensive capabilities across all industries and business functions, and extensive research on the world's most successful companies, Accenture collaborates with clients to help them become high-performance businesses and governments. The company generated net revenues of US\$31.0 billion for the fiscal year ended Aug. 31, 2015. Its home page is [www.accenture.com](http://www.accenture.com).

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