



Visa Direct

Helping drive the next generation of global money movement

Visa Direct offers clients seamless access to a global fast payments network, reaching over 190+ countries & territories in 160 currencies. Today we process more than 5bn transactions a year across 60+ use cases for businesses of all sizes across the globe.

7B

ENDPOINTS CAPABILITY

Nearly 7B endpoints capability

66

DOMESTIC SCHEMES

16

CARD NETWORKS

11

RTP SCHEMES

5

PAYMENTS GATEWAYS

Connection to a single provider

Multiple Use cases

- Supplier Payments
- Gig Workers
- Payroll, Wages access
- Marketplaces
- Gaming
- Merchant Settlement
- Insurance
- T&E
- Healthcare
- Brokerage
- P2P
- Remittances

Single Solution



Global Endpoints

- Cards
- Accounts
- Wallets

Global Recipients

- Consumers
- SMBs
- Corporates

Send

Receive

*Availability varies by market. Please refer to your Visa representative for more information on availability.
 **Wallet functionality varies by market. Please consult your Visa Representative
 ***Use cases are for illustrative purposes only. Program providers are responsible for their programs and compliance with any applicable laws and regulations.

A Network that works for you

Our global infrastructure and flexible technology allows partners to choose the capabilities they need to build customer facing solutions for both domestic and cross-border payments.

<p>Visa Direct for Card</p> <p>3B+ CARDS</p>	<p>Visa Direct for Account</p> <p>2B+ ACCOUNTS</p>	<p>Visa Direct for Wallet</p> <p>1.5B+ WALLETS</p>
<p>Full range of domestic and cross-border money movement transactions for account funding and payouts.</p> <ul style="list-style-type: none"> • 190+ ready countries & territories <p><small>*Eligible* cards, as of end of FY22</small></p>	<p>Access to one of the largest global ACH networks to move money to billions of bank accounts cross border.</p>	<p>Making money transfers possible to previously unreachable markets or unbanked customers.</p>

Visa Direct business benefits

Deliver the next generation of money movement solutions with Visa Direct.



Scale Fast

Single provider with multiple connection options to reach cards, accounts and wallets.



Enhance End User Experience

Increase opportunity retain clients and win new business with competitive FX, streamlined end user experience with tracking and delivery features.



Delivery Assurance

Value added services such as pre-validation provide peace of mind and an enhanced user experience.



Streamline Operating Model

Streamlined user experience for cards and accounts that integrates into your existing payments hub with Visa's 24/7 dedicated support.

*1.5 billion wallet endpoints future state. **Illustrative purpose only. It contains depictions of a product currently in the process of deployment, and should be understood as a representation of the potential features of the fully-deployed product. The final version of this product may not contain all of the features described in this presentation.



Access Visa's full suite of value added services

Visa Direct is at the forefront of helping enable money movement, bringing you enhanced user capabilities with an array of value-added services such as Payment APIs, gateway services, FX & Settlement options, support and risk capabilities.



TOKENIZATION



PRE-VALIDATION



ALIAS DIRECTORY



TREASURY SERVICES



FLEXIBLE FX & SETTLEMENT CAPABILITIES



RECEIVER DIRECTED PAYOUTS

Backed by our core platform and growing set of assets



Many companies are already using Visa Direct to enable money movement experiences



GIG ECONOMY

Driver Payouts



CROSS-BORDER

Remittances



MONEY TRANSFERS

Account to Account transfers



MARKETPLACES

Host Payouts



MERCHANT SETTLEMENT

Payouts for small sellers



PROPERTY & CASUALTY INSURANCE

Claims disbursements



CLOUD ACCOUNTING

Merchant settlement, Loans, Invoicing



T&E

Airline passenger compensation payments

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