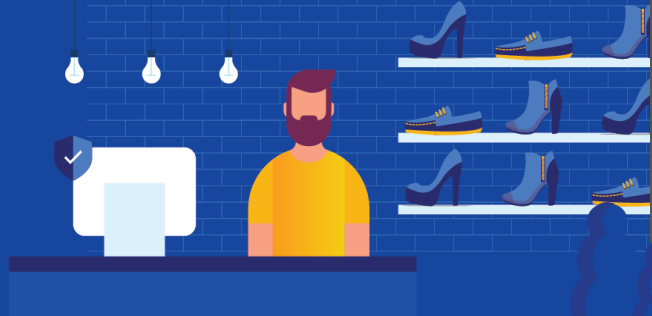


# Visa Direct Helps Small Businesses Thrive with Fast Settlements



Visa Direct is Visa's global, real-time<sup>1</sup> push payments platform, which reverses the traditional card payment flow by allowing payment originators, through their acquirer, to push funds directly to eligible debit and prepaid cards. It helps facilitate fast, simple and secure digital payments worldwide, enabling businesses and consumers to send money directly to a bank account or card, including domestic and cross-border payouts and payments, person-to-person (P2P), payments to small businesses, and corporate, worker, insurance, and government payouts.

## Visa Direct Helps Enable Critical Cash Flow for Merchants and Marketplace Sellers

Cash flow is the lifeblood for SMBs, yet 52% of surveyed small business owners have reported concerns about not having the same revenue as prior to COVID-19<sup>2</sup> with 91% of surveyed U.S. SMBs having expressed interest in real-time settlement capabilities<sup>3</sup>. Related, surveyed marketplace platforms are seeing an increase in adoption with 65% of surveyed businesses using marketplaces to complement their physical storefronts<sup>4</sup>, with more than half of those businesses somewhat to extremely interested in real-time payments. Visa Direct helps make payments and settlement readily and broadly available across the globe through a single access point and partnerships with global payment service providers and marketplace platforms.

### Visa Direct At-a-Glance

Supports **consumer and business money flows**, which is estimated to be \$65 trillion

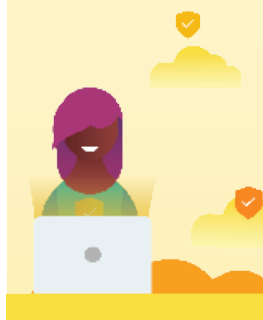
Supports **billions of connected endpoints across cards and accounts**, including 3+ billion Visa cards and 2 billion bank accounts



Enables Visa to capture new flows with nearly **3.5 billion global transactions in FY2020**

- **Visa Direct connects to 16 card-based networks**, 65 domestic ACH schemes, 7 RTP schemes, and 5 payment gateways

- **Visa supports 15.4K financial institutions**, 3.5B+ cards in force, and \$11.3T of commerce



During FY2020, Visa Direct **enabled faster payouts to more than 2.35 million U.S. small businesses** and sellers, helping to provide fast access to funds to improve cash flow



167 countries enabled **for domestic card payouts**

Facilitates **domestic and cross border payments** in over 160 currencies

174 countries enabled to receive **cross-border payouts via card or account**



For more information, visit: <https://usa.visa.com/run-your-business/visa-direct.html>

<sup>1</sup> Actual fund availability varies by receiving financial institution, receiving account type, region, and whether transaction is domestic or cross-border. <sup>2</sup> Visa's Back to Business Study, 2020. <sup>3</sup> PYMNTS/Visa 'Road to Recovery: Main Street SMBs and Closing the Cash Flow Gap' Study, 2020. <sup>4</sup> PYMNTS/Visa 'Marketplaces as Retail's New Front Door' Study, 2020

