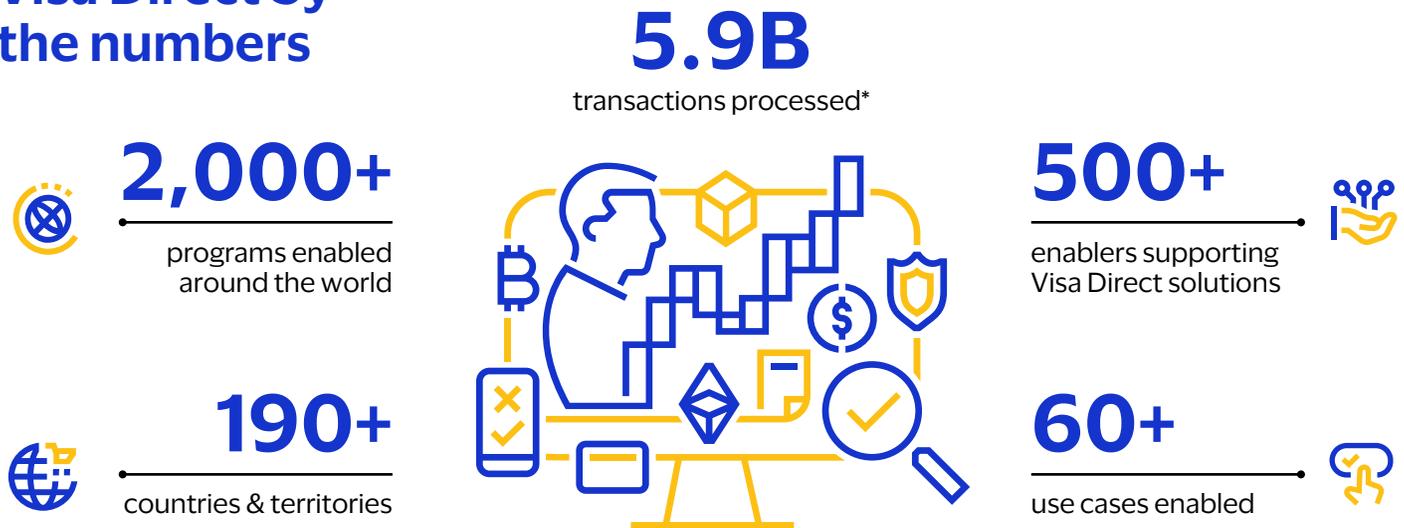


Visa Direct

Helping transform the next generation of global money movement

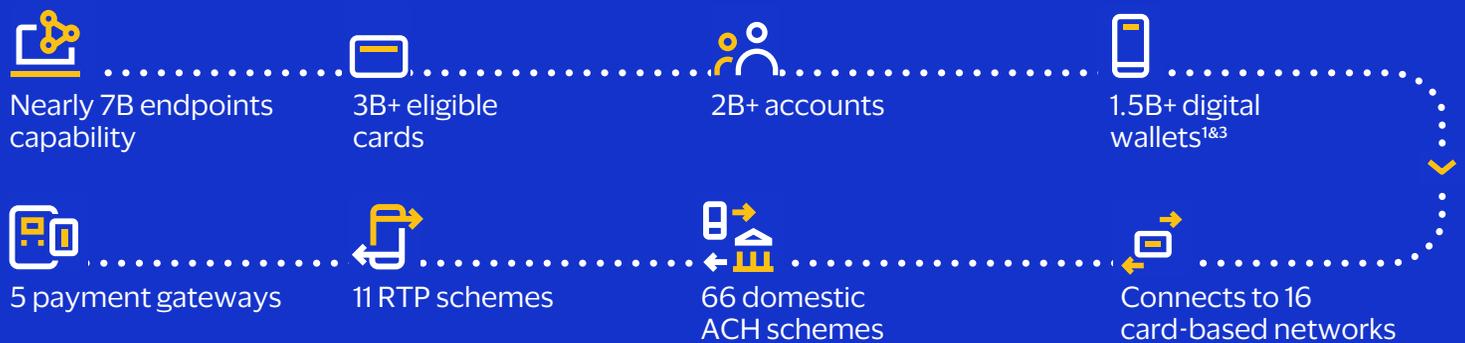
Visa Direct helps facilitate the delivery of funds directly to eligible cards, bank accounts and wallets around the world¹. Visa Direct supports multiple use cases such as person-to-person payments and account-to-account transfers, business and government payouts to individuals or small businesses, merchant settlements and refunds².

Visa Direct by the numbers



Visa Direct at a glance

Visa Direct is a part of Visa's strategy beyond consumer-to-business (C2B) payments



Use cases²

- Peer-to-peer (P2P) use cases**
P2P use cases facilitate funds transfers between two people. Common examples include splitting bills or giving gifts through apps
- Government disbursements**
Visa Direct adds value to governments by enabling them to quickly and efficiently distribute funds to citizens, whether through tax rebates or relief funding
- Remittances**
When P2P money movement spans different countries, we call it remittances. Visa Direct enables banks and global remitters to send funds to cards or directly to bank accounts internationally
- Host / seller payouts**
Visa Direct enables quick payouts for participants in digital marketplaces
- GIG economy**
Visa Direct allows for fast payouts for participants in the rapidly growing GIG Economy
- Earned wage access**
Visa Direct also enables employers to manage on demand, off cycle or quick payouts to employees, such as sales commission or annual bonuses

For more information visit visa.com/visadirect

* Excluding Russia, as of full year FY22

¹ Push to Wallet capability is under development and not yet commercially available

² Use cases are for illustrative purposes only. Program providers are responsible for their programs and compliance with any applicable laws and regulations

³ Visa x Thunes partnership press release, as of end of FY22

