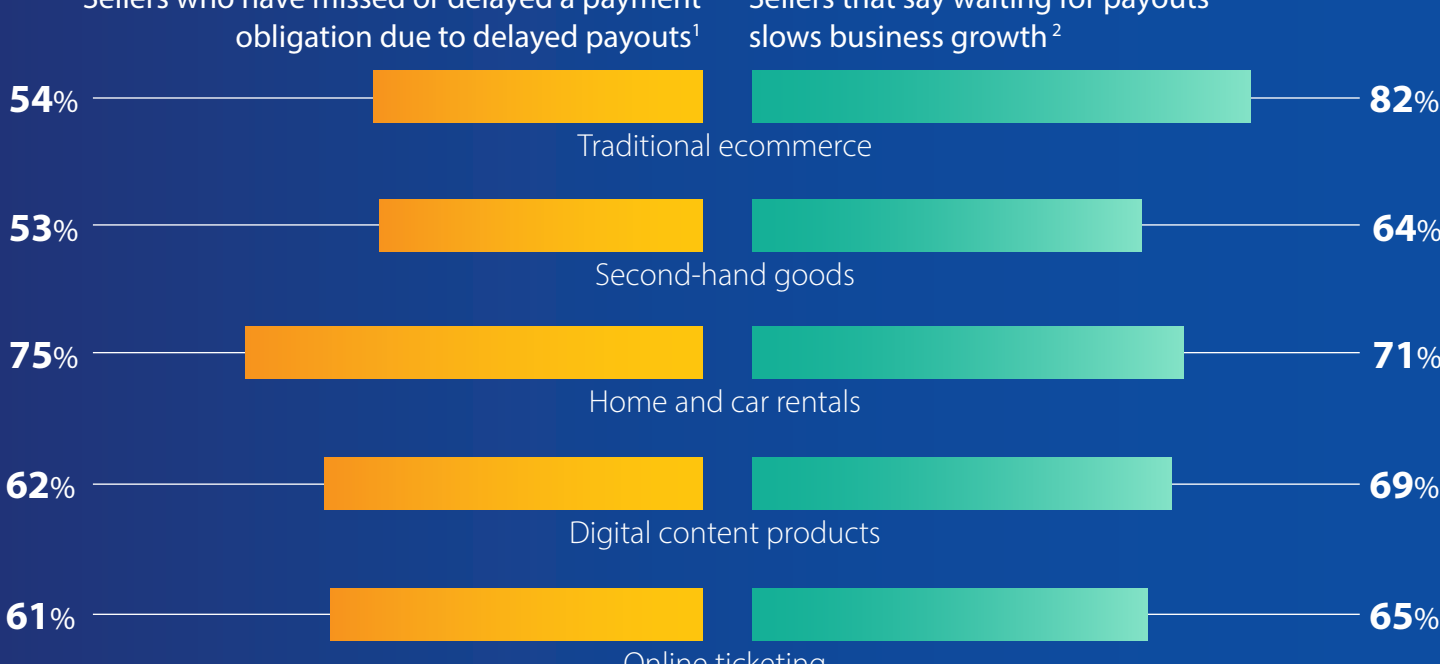




Growing marketplace revenue with faster payouts



Today's marketplace sellers are entrepreneurs who depend on fast access to their earnings. But waiting for payouts can have a negative impact:



VISA INSIGHT:

Real-time payouts can help sellers better access earnings that could be used to pay bills or invest in their online business

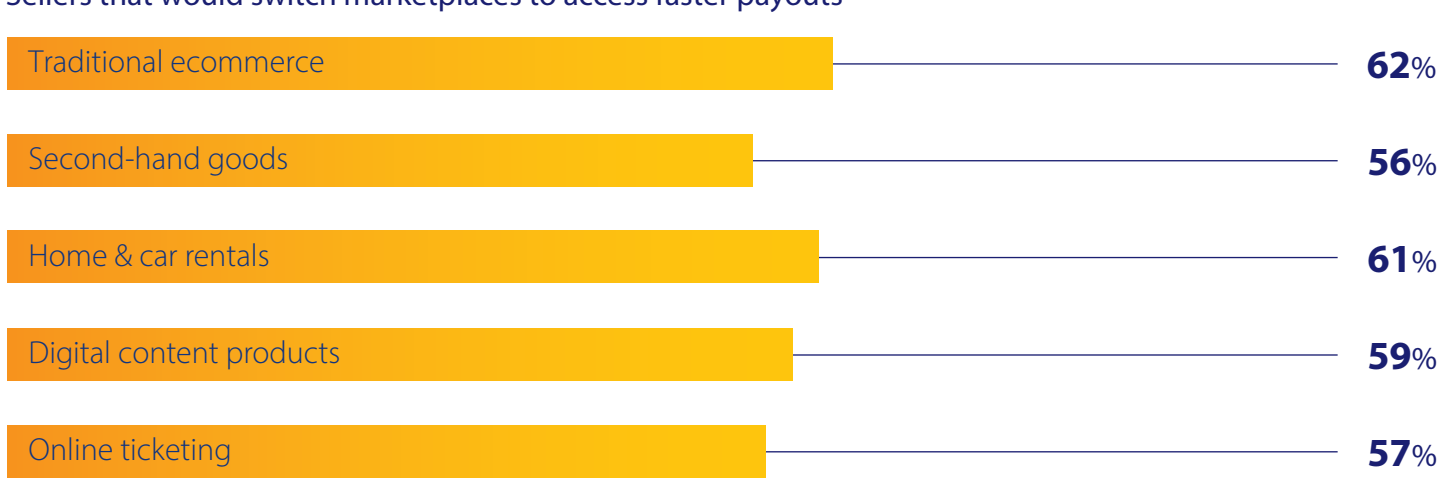
Many sellers want access to real-time payouts

3 in 5

sellers would switch marketplaces to get faster payouts³



Sellers that would switch marketplaces to access faster payouts⁴



VISA INSIGHT:

Offering real-time payouts could help marketplaces attract more sellers. In time this could help drive growth and increase revenues



Online marketplaces that offer real-time payouts are more likely to...

Attract and engage sellers that want to grow their business

\$86%

of sellers say faster payouts would increase sales⁵

Increase premium account subscriptions

\$68%

of sellers say real-time payouts would incentivize them to sign up for a premium subscription⁶

With Visa Direct, marketplaces can deliver a real-time payouts experience that resonates with sellers

Sellers say Visa branding...



VISA INSIGHT:

Real-time payouts can help sellers access funds and grow their online business. Marketplaces that offer faster payouts are likely to better attract and engage sellers, encouraging greater loyalty

What is Visa Direct?



Visa Direct enables online marketplaces to send funds over the Visa network to more than 3 billion debit and reloadable prepaid cards worldwide, nearly 2 billion of them in real-time*.



For cross-border transactions, Visa Direct can also send funds over other networks to reach 99% of bank accounts in 88 countries.



Working with a Visa Direct solution provider, online marketplaces can implement payout solutions that allow sellers to access their earnings whenever they want in real-time*, directly from their app or website.

Visa Direct is the global platform for real-time money movement**



Convenience: offer **real-time* enabled payments** within your existing Seller UX/UI using a debit card number or bank credentials



Scale: reach*** **2B cards and 3B accounts globally**. 99% of US Cards Fast Funds enabled



Speed: send Sellers their earnings in **30 minutes or less, 24/7/365**, whenever they choose



Security: underpinned with **Visa's secure & reliable global network**

*Actual fund availability varies by receiving financial institution, receiving account type, region, and whether transaction is domestic or cross-border.

**Visa Direct is a service that facilitates funds transfers by Visa's client financial institutions.

***<https://usa.visa.com/run-your-business/visa-direct.html>

Ready to win the loyalty of your online marketplace sellers?

Visa can help you identify and connect to a solution provider that fits your needs. Contact your Visa account executive or visit visa.com/visadirect



This research was commissioned by Visa and conducted online by alan. Agency between 6th-24th July 2020. We surveyed 750 sellers in the US on their motivations, marketplace engagement and thoughts towards payouts.

1 Q30. Over the past 12 months, has the delay in receiving payouts from the online marketplace caused you to miss or delay a payment obligation?
2 Q29. Do you feel waiting to receive your payouts impacts the growth of your business or the ability to sell more?
3 Q24. How important is it to receive payouts easily from a marketplace? [Very important, I would switch marketplaces to get payouts easily; Quite important, I would consider exploring other marketplaces to get payouts easily; Not important enough to make me consider other marketplaces]
4 Q24. How important is it to receive payouts easily from a marketplace? [Very important, I would switch marketplaces to get payouts easily; Quite important, I would consider exploring other marketplaces to get payouts easily; Not important enough to make me consider other marketplaces]

5 Q35. Would this impact your engagement with the online marketplace? [I would sell a lot more on this marketplace; I would sell a little more on this marketplace; I would sell a little less on this marketplace; I would sell a lot less on this marketplace; It would not impact my engagement with this marketplace]
6 Q37. Would this option incentivize you to sign up for a premium subscription service? [average]
7 Q39c. Your online marketplace can send payouts instantly, within 30 minutes, to your bank account at any time - including weekdays, nights, weekends, and holidays. If you knew this service was powered by Visa would it...
8 Q39b. Your online marketplace can send payouts instantly, within 30 minutes, to your bank account at any time - including weekdays, nights, weekends, and holidays. If you knew this service was powered by Visa would it...
9 Q39a. Your online marketplace can send payouts instantly, within 30 minutes, to your bank account at any time - including weekdays, nights, weekends, and holidays. If you knew this service was powered by Visa would it...