



Visa Direct can help businesses embrace the growing cross-border payments opportunity.

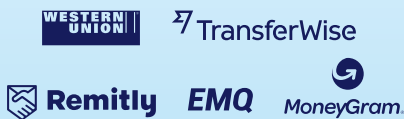
Visa Direct lets businesses quickly, conveniently and securely move money across the globe.

Tap into global payments momentum

Visa Direct has processed
2B
transactions in the last year ^[1]

Visa Direct can help address the
\$2T
cross-border payments opportunity ^[2]

Top global cross-border money transfer operators (MTOs) are implementing Visa Direct today



Move money to billions of accounts

Combined Visa Direct card and account delivery capabilities will reach
99%
of global banked accounts in **200+** countries and territories ^[3]

Payments sent from
90 to 170
countries in fiscal year 2019 ^[4]

Real-time and same day delivery for cross-border transactions possible in
75
countries ^[5]

Over
200
countries and territories via Card or Account ^[6]

Transactions in
160
currencies



With security at scale

Seamless operating scale through Net Settlement

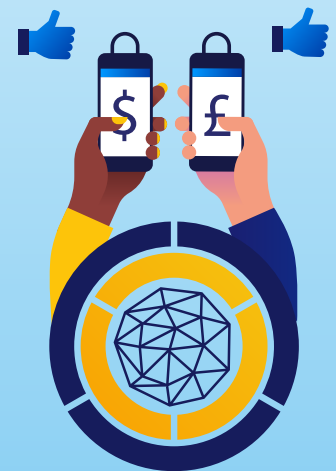
A proven history as a reliable and ethical partner with a combined

80
years of card and account payment experience

Transaction speed and efficiency and reduced burden of cash handling

Visa Direct includes a robust risk management framework

Transaction controls to help Visa clients mitigate their risk



"We strive to create the best possible experience for sending and receiving money. By partnering with Visa, we're providing our customers with dependable options they know and trust."

Alex Holmes, MoneyGram Chairman & CEO

[1] [https://s1.q4cdn.com/050606653/files/doc_financials/2019/q4/CORRECTED-TRANSCRIPT-Visa,-Inc-\(V-US\),-Q4-2019-Earnings-Call,-24-October-2019-5-00-PM-ET.pdf](https://s1.q4cdn.com/050606653/files/doc_financials/2019/q4/CORRECTED-TRANSCRIPT-Visa,-Inc-(V-US),-Q4-2019-Earnings-Call,-24-October-2019-5-00-PM-ET.pdf) Data refers to Visa's Fiscal Year 2019, which ended September 2019 [2] Accenture Market Sizing, 2017, Annual Addressable PV for Real Time Payments, all markets [3] Combination of card delivery derived from Oct 2019 VisaNet data and account based delivery based on Jan 2020 Earthport network partner data [4] Ability to send cross-border transactions to cards depends on a number of factors, including whether the recipient issuer accepts cross-border transactions. In addition, cross-border transactions inbound into the U.S. are not available unless the recipient issuer has requested an exception. Please refer to your Visa representative for more information on availability. Visa fiscal year end is 9/30/19 [5] Actual fund availability varies by receiving financial institution, receiving account type, region, and whether transaction is domestic or cross-border. Reach via Earthport contracted network partners January 2020 [6] VisaNet Data - as of October 2019.