

Visa Ignite Partner Program
TERMS AND CONDITIONS

1. The Visa Ignite Partner Program (“**Program**”) is organised by Visa Worldwide Pte. Limited, a company incorporated in Singapore (“**Organiser**”). These Terms and Conditions (“**Terms**”) govern participation in the Program.
2. The Program is open only to sales representatives of **Checkout APAC Pte Ltd** (“**Client Partner**”) in United States of America, United Kingdom, Singapore, Australia, New Zealand and Hong Kong (“**Participants**”) who meet all the qualifying criteria communicated by the Organiser and/or Client Partner. Employees of the Organiser, its affiliates or related companies, and agencies associated with the Program (“**Employees**”) and immediate family members of and/or those living in the same household as Employees, are not eligible to participate.
3. By participating in the Program, you agree to abide by these Terms and Conditions and the Organiser’s decisions. You represent and warrant that you meet the eligibility requirements.
4. The Program will run from 9 March 2026 to 15 May 2026 (“**Program Period**”). Any sales submissions received outside the Program Period will not be counted towards scoring and shall be automatically disqualified and any appeals shall not be entertained.
5. To participate in the Program, the eligible Participant(s) must meet the following qualifying criteria set by the Organiser below:
 - (i) Pre-requisite:
 - Submit full name and nationality for global sanction screening; and
 - Attend a mandatory in-person sales training workshop organized by the Organiser.
 - (ii) Earn Points: Participants may accumulate points during the Program Period by selling in Visa Direct Card (VDC) solutions to new merchants. Points are awarded based on activities detailed as follows:

Activity	BD points	AM points	Notes
Foundational			
In person workshop attendance	5	5	One-time, verified via sign in sheet on site
Core Activities			
Net new qualified lead/merchant definition: <ul style="list-style-type: none"> • Net new - merchant not processing Visa Direct in the territory in the past 12 months, with a min projected transaction count of 15k in Year 1. • Eligible Account Funding Transaction (AFT) & Eligible BAI (as per Checkout’s contract): Funds Disbursement transactions (FD), Merchant Settlement transactions (MD), Gambling Payouts (GP), Online Gambling Payouts (OG), Government Disbursements (GD), Loyalty Credits and Rebates (LO), Payroll and Pension Disbursements (PD) Lead submission can be in the form of:	+5 (Prospecting/Qualifying) +10 (Structuring) +15 (Client Evaluation)	N.A	Per merchant

<ul style="list-style-type: none"> (b): Excel sheet submission If via Excel sheet, sales report should include the following information: Salesperson name, salesperson country, salesperson designation (AM/BD), , , merchant name, merchant country, merchant business vertical, sales stage, 3-yr projections, program/use case name, AFT/OCT, Domestic/Cross-Border, planned launch date. Sensitive information can be redacted. <i>Sales leads from this report format should be endorsed by the relevant CKO Sales Team Lead.</i> 			
<p>Net new qualified lead/merchant via SDRs / VDPP</p> <ul style="list-style-type: none"> Net new - merchant not processing Visa Direct in the territory in the past 12 months and with a min projected transaction count of 15k in Year 1. Lead qualification constitutes: <p>(a): A qualified lead that meets criteria agreed between CKO and Visa Direct (b): Target account lists should not be duplicated between CKO and Visa Direct teams</p> <p>Lead handoff process: Visa generated leads will be passed to CKO for outreach, qualification and fit assessment before CKO proceeds for lead submission.</p>	+5 (Prospecting/Qualifying) +10 (Structuring) +15 (Client Evaluation)	N.A	Per Merchant
<p>Merchant contract signed or merchant committed to launch VDC or committed additional corridors for VDC</p> <ul style="list-style-type: none"> Redacted contract should be provided to Visa or written email commitment from merchant endorsed by relevant CKO Sales Team Lead. Redacted contract or written email commitment endorsed by relevant CKO Sales Team Lead should include the following information: Salesperson name, salesperson country, designation (AM/BD), merchant name, merchant country, merchant business vertical, 3-yr projections, program/use case name, AFT/OCT, domestic / cross-border, planned launch date. Sensitive information can be redacted. 	N.A	30	Per contract/merchant email commitment
<p>Large net new merchant kicker Projection of >80K txn/year</p>	+15	+15	Per Merchant
Milestone Bonuses			
<p>Every 5th qualified lead/merchant submitted</p>	+15	N.A	Cumulative (5 th , 10 th , 15 th , etc)

Every 3 rd contract signed/commitment received	N.A	+15	Cumulative (3 rd , 6 th , 9 th , etc)
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6. The Organiser reserves the right to refuse, withdraw, or disqualify any entry which it deems to be incomplete, incomprehensible, fraudulent, misleading, deceptive, defamatory, unlawful and/or otherwise inappropriate in its sole discretion. You agree to accept the Organiser's decision as final and binding.

7. The prizes of the Program are as follows:

- (i) **1 x Grand Prize:** 6D5N Hospitality Package (Round of 32) to FIFA World Cup 26™
- 5 nights' accommodation (4- star), on a twin-sharing basis
 - Visa Prepaid Product (\$600 USD value)
 - Airport/Transfers (via Motorcoach)
 - Daily Breakfast and light snacks available at hotel
 - Transportation to/from scheduled events (via Motorcoach)
 - Gifts / Amenities (\$400 USD value)
 - Activity/Cultural Experience
 - Visa Hospitality Desk at hotel
 - Visa event, medical and security support staff

- (ii) **4 x Consolation Prizes:** FIFA World Cup 26™ Merchandise Pack
- Items to be confirmed or finalised upon availability

The prize is non-transferable, not exchangeable for cash or any other benefits in kind, and subject to any terms and conditions stipulated by the Organiser. By accepting any prize, you are deemed to have accepted all of such applicable terms and conditions. The prize(s) may be substituted with another at equivalent value at the Organiser's sole discretion.

8. At the end of the Program Period, the Participant with the highest number of points will win the Grand Prize. The next top-ranking Participants (up to 4) will receive Consolation Prizes.

Winner and companion are required to arrange and purchase at their expense all flight fares of their choice from their departing destination(s) to Los Angeles, United States of America.

9. Winners will be notified within 2 weeks after the end of the Program Period through email and winners must provide all required details specified by the Organiser. The Grand Prize winner will need to sign an acceptance letter to receive the prize. All winners shall claim their prizes within the time period stipulated by the Organiser in its notification to the winners. In the event that any winner fails to claim their prize or does not provide all the required information for claiming the prize within the stipulated time period, the Organiser reserves the right to forfeit the prize or award the prize to another Participant or winner.

10. Prizes are awarded on an "as is" basis. The Organiser excludes all warranties and liabilities in connection with the prizes to the fullest extent permitted by law.

11. For information on how the Organiser collects, uses and discloses personal data, Participants can refer to the Visa Global Privacy Notice which may be accessed at <https://usa.visa.com/legal/privacy-policy.html>. By participating in the Program, you are deemed to have read and understood the Visa Global Privacy Notice and you consent to the Organiser's processing of your personal data in accordance with said Global Privacy Notice.

12. The Organiser, its agents, sponsors and/or representatives shall not be liable to perform any of their obligations in respect of the Program where they are unable to do so as a result of circumstances beyond their control, and shall not be liable to compensate the Participants in any manner whatsoever in such circumstances.
13. Except for any liability that cannot be excluded by law, the Organiser shall bear no responsibility for any damage, loss (including but not limited to direct, indirect and consequential loss), liability, injury or disappointment incurred or suffered by any Participant in connection with this Program or the use of any prize.
14. The Organiser reserves the right to modify, suspend or terminate the Program at any time without prior notice.
15. These Terms shall be governed by and construed in accordance with the laws of Singapore. All Participants agree to submit to the exclusive jurisdiction of the courts of Singapore.