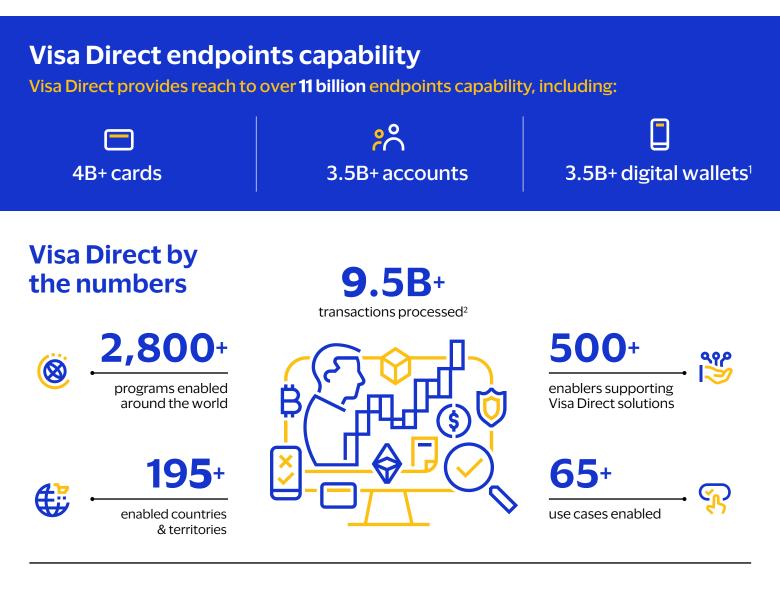
Visa Direct

Helping transform the next generation of global money movement

Visa Direct provides a single point of access to billions of endpoints, helping transform global money movement by facilitating the delivery of funds directly to eligible cards, bank accounts and wallets around the world. 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 refunds.



Visa Direct at a glance

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

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Over 11B endpoints capability

Connecting to 15 card-based networks

75+ domestic payment schemes

15+ RTP schemes <mark>...</mark>0

5+ payment gateways

Visa Direct use cases³



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 & 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 eligible cards, bank accounts and

wallets internationally⁴





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 compensation or annual bonuses

For more information visit the Visa Direct website

¹Based on data provided by wallet aggregators.

²As of full year FY24

³Use cases are for illustrative purposes only. Program providers are responsible for their programs and compliance with any applicable laws and regulations.

⁴Availability varies by market. Please refer to your Visa representative for more information on availability.

