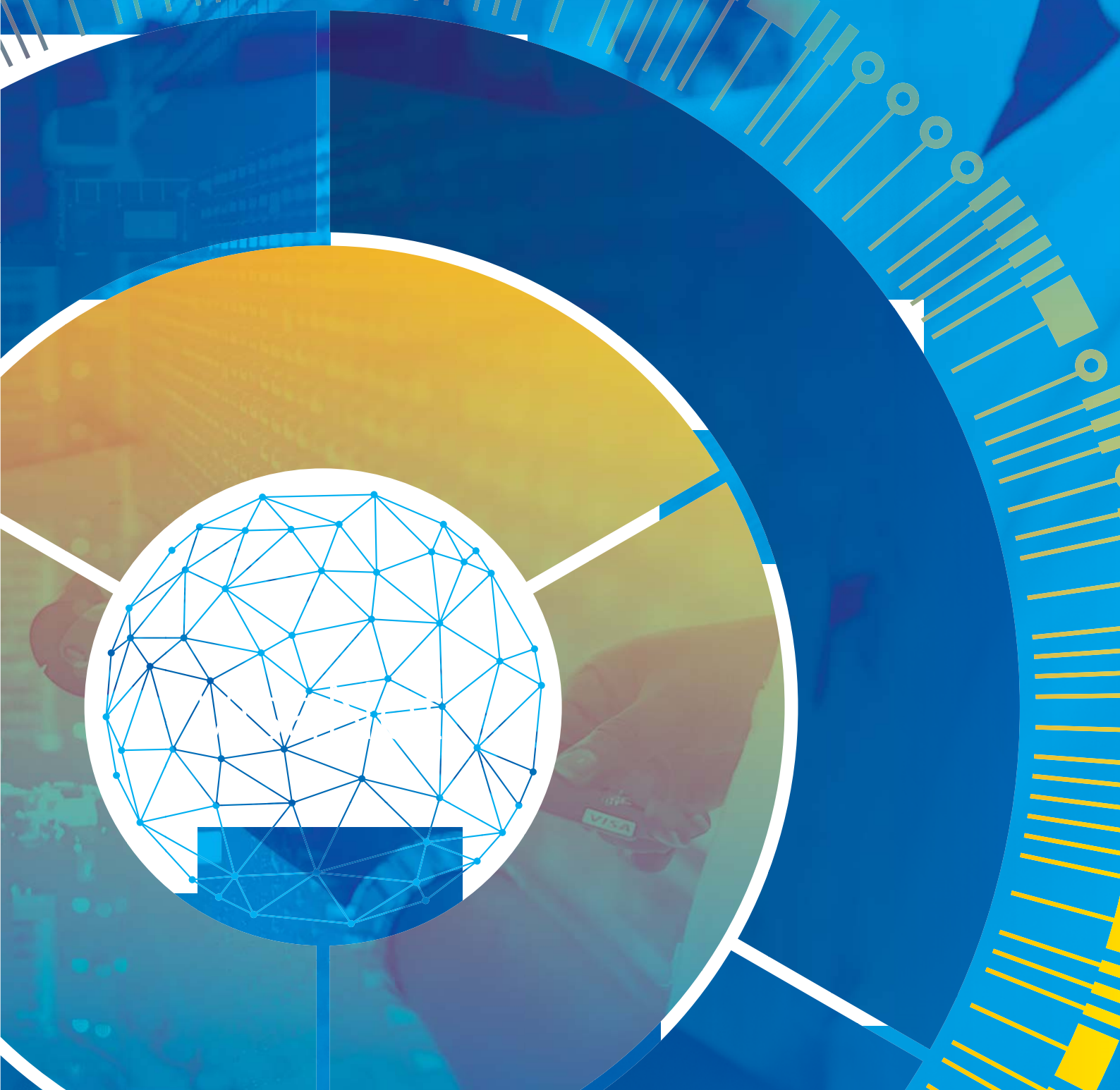


Catalyst for Commerce

Overview





E-commerce

Credit

Person-to-person

Debit

B2B Payments

Mobile

Prepaid

Commercial

Electronic Benefits

Government

Prospering with Electronic Payments



Across the globe, change is taking place. Payments are evolving. People, businesses, and governments are transitioning from the tradition of cash and checks to the security, convenience, and efficiency of electronic payments and mobile commerce. And the Internet of Things is expanding the possibilities even further.

Moving to an electronic payments economy has been shown to drive economic growth at every level — from local to national to global. When merchants, customers, bankers, and governments can exchange value with ease and security, business is easier to do, which means more business gets done. Efficiency improves throughout the economy, and stakeholders can more easily get the insight that enables them to make clearer, more informed decisions. In effect, moving to an electronic payments economy means moving into the future of commerce.

Enabling electronic payments.

An electronic payments network is key to making this shift possible. And the network you process on makes an enormous difference in how much progress you can make, and how rapidly it can happen. The network is your foundation. It will define how quickly you can adapt in an increasingly dynamic market. It must efficiently handle and systematically maintain interdependencies, while managing growing complexity in the global payments ecosystem. And it must integrate layers of intelligent security that can prevent and quickly mitigate evolving fraud threats.

This is where VisaNet stands out.

Around the corner, around the world.

Why VisaNet

Economies of scale and skill at work for you.

VisaNet is one of the world's largest electronic payments network, connecting more than 3.2 billion cards, nearly 16,300 financial institutions, and processing over 24 million transactions every day.¹ No other payments network can match VisaNet for its scale, legacy of performance, and reliability, proven over decades in action.

With this scale comes the advantage of experience and expertise. VisaNet's track record of outstanding reliability, adaptability, and innovation is the result of astute design, including multiple fully synchronized systems specifically engineered to eliminate any single point of failure. Likewise, security has been built in at the cyber, network, OS, and application levels to minimize the risk of exposure and protect cardholders from the headaches and losses caused by fraud.

While this elaborately structured system provides protection, VisaNet has also been designed for ultimate flexibility. In addition to transaction processing, you can take advantage of value-added services developed to improve your network performance and results. This open, dynamic approach provides the freedom to customize products, services, features, and structures so that businesses, banks, and nations can shape their own payments solutions to:

- Foster business growth
- Facilitate domestic flexibility
- Increase global connectedness

With VisaNet, you have a proven, reliable network solution that showcases the enhancements and improvements that come from extensive experience, all with resilient security built in. It is a powerful foundation for a scalable, tailored payments solution uniquely designed for your situation.

¹ 4Q17 operational performance data, Visa-processed transactions, includes payments and cash transactions.

VisaNet can process over 65,000 transaction messages per second,² settling them down to the penny, rupee, yen, centavo, or satang.

US\$10.2

trillion total
annual volume²

10

million miles
of fiber optic lines

160

currencies authorized

2.0

million ATMs⁴

200

countries
and territories

111.2

billion total
transactions
each year³

24

consecutive years perfect
peak season processing

5,000

government
programs managed

² Transacted on our payments products for the 12 months ended June 30, 2017.

³ 4Q17 operational performance data, branded volume and transactions, includes payments and cash transactions.

⁴ As reported by client financial institutions and therefore may be subject to change.

THE NETWORK EFFECT: WHY SCALE MATTERS

When it comes to the power of the network, bigger is better, because the larger the network, the more people, businesses, institutions, and expertise it can connect you to. And each of those connections delivers value. The more connections you have, the more you can do, the more you can know. This is called the “The Network Effect,” and it’s a key value VisaNet delivers. No matter what size you are, the scope, breadth, and experience of the VisaNet network can help make you more competitive.

VisaNet and You

Products

Thoughtfully tailored, based on local market dynamics and individual country, financial institution, and company needs.

Technology

What historically supported business solutions, today creates new business opportunities and solutions.

Intelligence

Driven by an exponentially expanding network, fuels predictive analytics which deliver business insight, fraud prevention, and opportunities for new growth.

Innovation

Payments ecosystem advancements delivered through leading-edge products, world-class technology, and visionary payments professionals.



Payment Advancements

Payment innovation was the impetus for VisaNet, and has continued to drive our over four decades of payments advancements. Current breakthroughs, like the Visa Token Service, are driving the secure growth of mobile tap and digital click payments. Other innovations, like Visa Mobile Location Confirmation, utilize geo-location information from mobile devices to help reduce unnecessary declines. Partners and third-party developers will also help to define and expand the scale of digital commerce through our developer program SDKs and APIs.

Multi-layered Security

Constant vigilance at multiple levels is the key to securing a global payments system. Cyber security analysis of over 6 billion daily events, monitoring of 26,000 servers and 35,000 access devices, and extensive network malware and data loss protection secure the VisaNet network. At the same time, symmetric and asymmetric encryption protects data in transit and at rest, and comprehensive security practices safeguard applications and operating systems. In addition, Visa Advanced Authorization analyzes usage patterns to identify transactions for financial institution review or automatic decisioning, while Visa Transaction Advisor gives merchants real-time identification of higher-risk transactions.

Expanding Access

New technologies and the digitization of commerce allow us to reach markets and provide services which until just recently were not even possible. Partnerships with mobile network operators, Visa Ready mPOS device certifications, and innovative products, like Visa Checkout and Visa payWave, enable new and more convenient payments ecosystem access. And Cybersource products, Visa Extended Access and Merchant Direct Exchange (MDEx), deliver new connectivity options for businesses.



A CATALYST FOR COMMERCE

In chemistry, a catalyst is an agent that speeds up reactions. In a similar way, VisaNet is a catalyst for economic growth and development — an agent, a partner that helps more business get done.

Business Growth

Connecting companies and industries.

For businesses, electronic payments provide much more than an alternative to cash and checks. Companies can maximize growth with the power of VisaNet by using the network to not only streamline and simplify spending, but actually drive sales through new services, like real-time offers, and business intelligence gained from analysis of transaction data. And with the extensive data available as a result of transacting on the network, companies gain greater spend visibility and business intelligence, which can enhance decision making, enable spending controls, and improve customer service.

VisaNet helps facilitate payments from consumers, as well as between businesses, with greater speed, transparency, and agility. And with ongoing access to Visa innovations, companies have powerful opportunities to build competitive advantage:

- **Digital payments.** The way we pay for things in the physical world and how we pay for goods in the connected world is changing. The Visa Digital Enablement Program facilitates fast and easy integration of token technology, risk and fraud management, and customer data protections in a simple and scalable framework with global reach.
- **White label and hybrid payment programs.** By using the VisaNet network as the foundation for their own branded services, companies can take advantage of the speed, security, and convenience of the network while operating under their own network transaction rules, requirements, and branded look. They also have the flexibility to implement innovative hybrid-card features, including use of loyalty points as currency.
- **Business and corporate programs.** Companies of all sizes can use Visa payments solutions to help them enable, track, and control employee business spending, as well as better manage their corporate purchasing and procurement programs.

Domestic Customization

Balancing productivity and security.

When it comes to economic progress, electronic payments are a necessity. Putting payments system advances in place stimulates growth and increases economic activity.

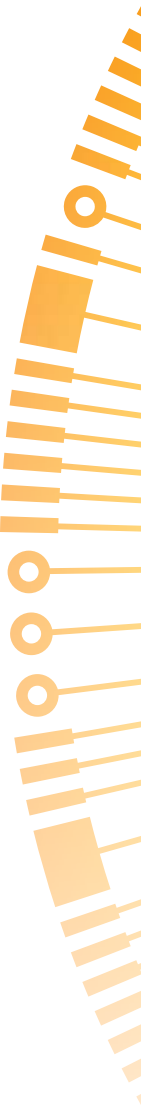
- **For individuals**, it provides financial empowerment, security, and flexible access to their funds.
- **For businesses**, it reduces cash and check handling, improves the checkout experience, offers enhanced controls, and increases payment certainty.
- **For the government**, it enhances transparency, simplifies payment collection, and can streamline remittances, including everything from government employee salaries to payments for retirees, the disabled, and the poor.

In emerging economies, the collective benefit is significant. By migrating cash flow out of the shadow economy into the financial mainstream, regulators can monitor it, economists can analyze it, and governments can count on it.

While building your own network is an option, a specialized payments infrastructure can be costly, complex, and challenging to maintain, not to mention difficult to secure. By establishing a national system on VisaNet's infrastructure, governments can take advantage of the security, stability, and ongoing advances of a proven network, while enjoying the flexibility to customize the final solution. VisaNet offers the best of all worlds — a technology platform with local control that is open for tailoring to meet domestic and regional needs.

In a study by Moody's Analytics, moving to electronic payments was found to increase global gross domestic product (GDP) by \$296 billion.⁵ Consumers enjoy easy, secure access to their funds. Merchants get a reliable way to accept payment. And governments save money in the delivery of services, while benefiting from an increase in the tax base.

⁵ Moody's Analytics. "The Impact of Electronic Payments on Economic Growth." March 2016.





ENABLING NATIONAL AND REGIONAL FLEXIBILITY, AUTONOMY, AND CONTROL

VisaNet processing solutions can scale to meet a wide range of localized configurations. Domestic transactions can be authorized, cleared, settled, and reported in local currency, using a local settlement agent. This flexibility can be offered on both a national and regional basis. Currently, nearly half of the countries in Latin America and Asia use VisaNet National Net Settlement solutions.



ADVANTAGES OF A GLOBALLY SCALABLE SOLUTION

According to research by Euromonitor International,⁶ connecting to an open, global trade network has important benefits:

- Improves access to and accelerates innovation
- Expands channel use by enabling cross-border and online commerce
- Can facilitate a wider variety of payment mechanisms, including prepaid, debit, credit, and commercial
- Improves agility required to meet changing market demands
- Provides the benefit of a wider range of experience and expertise

6 Euromonitor International. "Domestic Schemes: Origins to Aspirations." May 2013.



Global Connectedness

Extend your reach. Expand your possibilities.

When you're ready to connect your payments to the global economy, there's no better choice than VisaNet for reach, scale, security, and experience. Participating brings access to more markets, more resources, and is a natural evolution. By connecting on a global scale, you do more than merely open up to global trade. You also enable individuals who work abroad to conveniently send money back home in a way that their families can immediately spend. It also makes global ecommerce and travel abroad more accessible. Everything becomes easier, more efficient, and more integrated. With VisaNet, you have the advantage of supporting local customizations at the same time you extend your global opportunities.


Best of all, VisaNet is a proven solution, with established connectivity in more than 200 countries and territories, and transaction processing in 160 currencies. It delivers the broad reach and customizable capabilities that have long enabled success.

With synchronized data centers, 10 million miles of fiber optic cables, and thousands of secure endpoints around the globe, VisaNet helps you reach every corner of the world.



The image features a central circular logo with a blue background and a white geometric network pattern. The word "VisaNet" is written in a yellow, sans-serif font across the center of this logo. Surrounding the logo is a circular collage of four images: a smiling male worker in an orange cap, a woman smiling, a hand using a Visa contactless payment terminal, and a man using a Visa payment device. The entire composition is set against a blue background with a digital grid and floating financial data. The top and bottom edges of the image are framed by a decorative blue border with yellow vertical lines and small circular motifs.

VisaNet



More than a payments network, a catalyst for growth.

When you choose VisaNet, you choose much more than a payments network. With its value-added solutions, efficiencies of scale, and integrated expertise, VisaNet helps you transform and evolve commerce, dismantle the barriers to economic growth, and transcend borders for greater market advantage. From the network's layered security to its ongoing innovations, VisaNet builds confidence and expands payment options with every swipe, tap, and checkout click. And with VisaNet's flexibility, open APIs, and customizable local platforms, you can tailor the solution to meet your immediate realities and your future aspirations.

VisaNet can help you take the concept of an electronic payments platform to new heights. It is a scalable solution that can serve as a catalyst for your whole economy, driving growth, enabling control, and offering the transparency, efficiency, and connectedness that can mean progress for everyone.

Contact your local VisaNet Representative or
visit visa.com for more information.