Contact your local VisaNet Representative or visit www.visa.com for more information.
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, with the promise of mobile technologies expanding the possibilities even further.

Moving to an electronic payment economy has been shown to drive economic growth at every level — from local to national to global. Essentially, when merchants, customers, banks, 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 to change, incorporate new technology, deploy new payment services, and maintain effective security against the ever-evolving threat of fraud.

That’s where VisaNet stands out.
Why VisaNet

**CONNECTED COMMERCE — CUSTOMIZED TO YOUR NEEDS**

VisaNet is the world’s largest electronic payments network, connecting more than 2 billion cards, nearly 15,000 financial institutions, and processing 150 million transactions every day. VisaNet’s scale, its legacy of performance, and its reliability have been proven over decades in action.

VisaNet offers outstanding reliability, adaptability, and innovation — and so much more. This flexible and dynamic payments network provides the freedom to customize products, services, and features so that businesses, banks, and nations can create payment solutions that help:

- Foster business growth
- Facilitate domestic transparency and control
- Increase global connectedness

With VisaNet, you have the flexibility you need to implement a solution with the right scope and scale to perfectly fit your situation.

**THE NETWORK EFFECT**

No matter what your size, the scope and breadth of the VisaNet network can help make you more competitive. When it comes to the power of the network, scale is important. VisaNet’s size enables you to connect to more people, businesses, and institutions. And each of those connections delivers value. The more connections you have, the more you can do. This is often known as “The Network Effect,” and it’s a key value VisaNet delivers better than any other payments network.
VisaNet can authorize up to 30,000 transaction messages per second, settling them down to the penny, ruble, rupee, yen, centavo, or satang.

**VISANET AND YOU**

**POWERING YOUR POTENTIAL**

VisaNet is creating more possibilities for commerce with innovative payment solutions like V.me and Visa payWave. New connectivity options for businesses include Merchant Direct Exchange (MDEX), which offers larger companies a dedicated connection via sponsoring acquirers, while smaller scale businesses have access via the Visa POS Solutions Program and Cybersource products. Now, Visa can enable businesses to serve more customers in more ways and in more places.

**STOPPING FRAUD BEFORE IT STARTS**

Visa Advanced Authorization is an intelligent system enabled by VisaNet that provides in-flight risk detection which can detect domestic and international fraud schemes that range from single incidents to large scale assaults. Advanced Authorization has helped reduce electronic payment fraud to 6 cents per US$100 spent globally.

**ENABLING MOBILE ADVANCES**

With the acquisition of Fundamo, a mobile payment pioneer, VisaNet has integrated a bank-grade mobile money platform which enables mobile network operators and financial institutions to offer electronic payment capabilities to the more than one billion people in emerging economies who use mobile phones, but do not have a bank account.

**EXPANDING ACCESS**

For individuals working abroad, Visa Personal Payments lets cardholders avoid the expense and hassle of traditional money transfer methods by sending money home over the Visa network using their mobile device, computer, or an ATM. Plus, the currency conversions are automatic and funds are readily available for use.

1. Based on testing conducted in August 2011 with IBM.
2. As reported by client financial institutions and therefore may be subject to change. Includes ATMs in Visa Europe territory.
3. Includes payments and cash transactions.
Business Growth

Connecting Companies and Industries

For businesses, electronic payments provide much more than an alternative to cash and checks. Companies can drive growth with the power of VisaNet by using the network to not only streamline and simplify spending, but actually stimulate sales through new services like real-time offers. Electronic payments make instituting spending controls easier and more effective. 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 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.

- **Mobile payments.** With mobile device usage skyrocketing, especially in emerging economies, VisaNet expands markets with innovative, non-traditional mobile payment solutions. VisaNet also helps merchants stay current with the latest in contactless and chip payments, all while helping to keep transaction processing secure.

- **Business and corporate programs.** Companies of all sizes can use Visa payment solutions and the power of VisaNet to help them enable, track, and control employee business spending, as well as better manage their corporate purchasing and procurement programs.

- **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 our network while showcasing their own look and feel and retaining their own transaction features, rules, and requirements. They also have the flexibility to implement innovative hybrid card features, including use of loyalty points as currency.

The world of commerce is changing. More is becoming possible every day.

The Brazilian Cargo Industry Capitalizes on VisaNet

In Brazil, the nation’s trucking industry is the primary way goods get to market. Independent drivers are on the road for up to 45 days at a time, which makes paying salaries and expenses challenging. The paper-based processes used in the past caused inefficiencies and delays, and were vulnerable to theft and loss. With the implementation of the Visa Cargo card, the industry established a secure, flexible, and convenient way to pay driver salaries and cover approved business expenses like food, fuel, maintenance, and lodging. Using the power of VisaNet, this effort also brought more than one million truckers into the financial mainstream.
Domestic Transparency & Control

BALANCING PRODUCTIVITY AND SECURITY

When it comes to economic progress, electronic payments are a necessity. Putting payment 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 costs related to cash and check handling, improves the checkout experience, and increases payment certainty.

For governments and central banks, it enhances transparency, simplifies payment collection, and streamlines remittances. Visa programs deliver services for more than 5,000 government programs in 47 countries.

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 to meet their unique domestic needs.

In a study by Moody’s Analytics, moving to electronic payments was found to increase global gross domestic product (GDP) by $983 billion. Consumers benefit from easy, secure access to their funds. Merchants get a reliable way to accept payment. And governments save money in the delivery of services, plus benefit from an increase in the tax base.

Enabling National and Regional Flexibility, Autonomy, and Control

Visa National Net Settlement is the VisaNet-enabled service that helps countries authorize, clear, report, and settle domestic transactions in their own currency using a local settlement agent. Visa Area Network Settlement enables similar functionality on a regional basis. These solutions allow you to support domestic transactions and the option of international transactions, all through a single interface without any direct implementation costs. Today, nearly half the countries in Latin America and Asia enable electronic payments within their borders using Visa’s National Net and Area Net processing solutions.

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Global Connectedness

Increased payment card usage contributes to economic activity by reducing transaction costs and improving efficiency in the flow of goods and services.

Advantages of Going Global

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

- Improves access to and accelerates innovation
- Expands channel use by enabling cross-border and online commerce
- Facilitates 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

More Than a Payments Network

A CATALYST FOR COMMERCE

When you choose VisaNet, you choose much more than a payments network. With value-added solutions, VisaNet helps you transform and evolve commerce, dismantle the barriers to economic growth, and transcend borders to extend reach. VisaNet supports all aspects of the electronic payments economy — access and acceptance, transaction processing, and business intelligence. And with VisaNet’s flexibility, you can customize 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.