Visa Direct
Helping transform the next generation of global money movement

Visa Direct helps facilitate the delivery of funds directly to eligible cards, bank accounts and wallets around the world¹. 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 refunds².

Visa Direct by the numbers

- **5.9B** transactions processed*
- **2,000+** programs enabled around the world
- **190+** countries & territories
- **500+** enablers supporting Visa Direct solutions
- **60+** use cases enabled

Visa Direct at a glance

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

- Nearly 7B endpoints capability
- 3B+ eligible cards
- 2B+ accounts
- 1.5B+ digital wallets³
- 11 RTP schemes
- 66 domestic ACH schemes
- Connects to 16 card-based networks
- 5 payment gateways
- 2B+ accounts
- Nearly 7B endpoints capability
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Use cases²

- **Peer-to-eer (P2P) use cases**
  - 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 and 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 cards or directly to bank accounts internationally

- **Host / seller payouts**
  - Visa Direct enables quick payouts for participants in digital marketplaces

- **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 commission or annual bonuses

For more information visit visa.com/visadirect

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¹ Excluding Russia, as of full year FY22
² Push to Wallet capability is under development and not yet commercially available
³ Use cases are for illustrative purposes only. Program providers are responsible for their programs and compliance with any applicable laws and regulations
⁴ Visa x Thunes partnership press release, as of end of FY22