

# 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 world<sup>1</sup>. 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<sup>2</sup>.

### 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 wallets<sup>1&3</sup>



5 payment gateways



11 RTP schemes



66 domestic ACH schemes



Connects to 16 card-based networks

## Use cases<sup>2</sup>



### Peer-to-peer (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](https://visa.com/visadirect)

\* Excluding Russia, as of full year FY22

<sup>1</sup> Push to Wallet capability is under development and not yet commercially available

<sup>2</sup> Use cases are for illustrative purposes only. Program providers are responsible for their programs and compliance with any applicable laws and regulations

<sup>3</sup> Visa x Thunes partnership press release, as of end of FY22

