



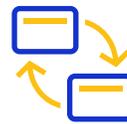
Visa Faster Payments Gateway



A single connection to faster payment networks¹

Send and receive account-based and card payments near real-time through a single connection with Visa Faster Payments Gateway, allowing your customers to easily transact with select U.S. faster payment networks any time of day, every day.

Visa Faster Payments Gateway will be able to do the hard work for your financial institution by converting your message formats into the appropriate network formats, applying fraud mitigation tools, daily net settlement with real-time liquidity, and automating certain back-office functions.²



Push to card/ pull from card

Push and pull money to/from bank accounts using card credentials



Push or receive to/ from bank account

Push and receive money using bank account credentials



Net settlement with liquidity management²

Daily net settlement reconciled, reported and performed with real-time liquidity

Consumer preferences are driving new demands around money movement³

90%

of surveyed consumers wanted the flexibility of real-time transfers between their financial accounts

68%

of those surveyed said real-time transfers would increase account usage and improve experience

74%

of those surveyed would consider switching accounts to an institution that offers real-time payments in the future

¹Faster payment refers to a payment in which an end user receives funds in near real time and at any time. Visa plans to support the following faster payment networks: FedNow[®] (2023), The Clearing House RTP[®] (2024) and Visa Direct (2024)

² Visa will facilitate settlement of transactions through a correspondent settlement bank

³ Aite Group and Visa Inc.'s Bank and Brokerage Consumer study. Survey of 1,957 consumers with interfirm account-to-account transfers. Q2-2020.

Key benefits



Seamless, always on

A single hub connecting to multiple faster payment networks with 24/7/365 payment processing



Feature-rich, flexible

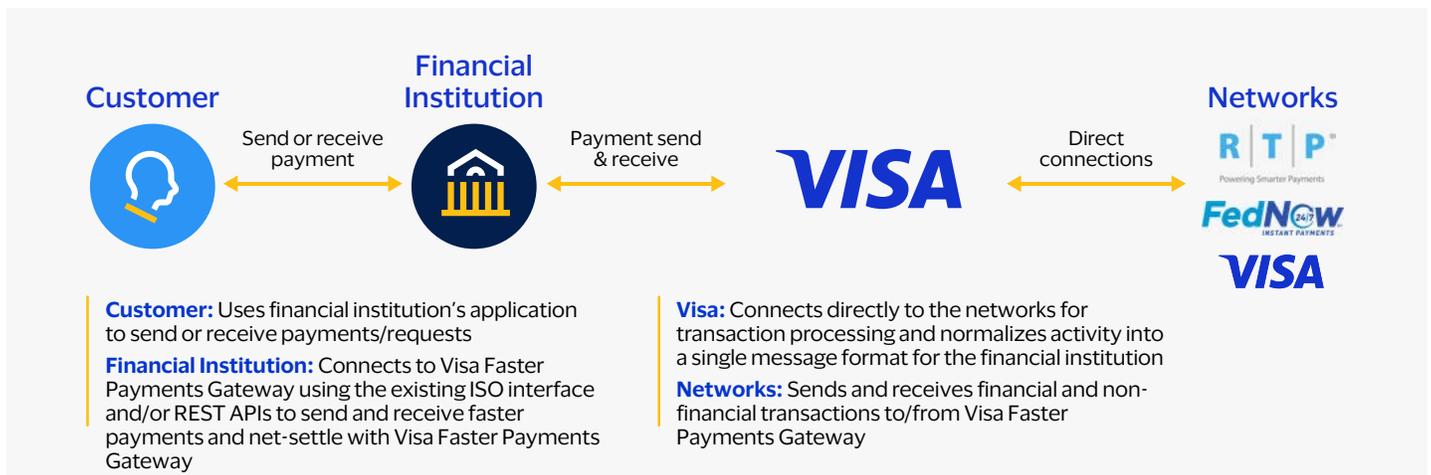
Designed to support an ever-expanding range of payment use cases, such as, Request for Payment and cross-border



Operational excellence

Reliable and secure cloud-ready architecture with modern APIs, robust fraud and risk mitigation tools, and reporting

Points of integration¹



Features

- Account based risk analytics
- Payment send and receive
- Liquidity management
- Limit/velocity controls
- Reports and reconciliation
- Cloud based architecture
- Consolidated net-settlement

Learn more

Contact your Visa or DPS Account Executive and learn more about how we can help you enable faster payments for your customers.

Any features, functionality, implementation, and branding, may be amended, updated or cancelled at Visa's discretion. The timing of availability of programs and functionality described herein is subject to a number of factors outside Visa's control, including but not limited to overall levels of anticipated participation and deployment of necessary infrastructure by system participants. Participation in programs and services, if and when offered, will be subject to Visa's terms and conditions.