People around the world can’t stop tapping

Globally, we saw widespread growth in contactless payments, which are becoming the standard for face-to-face transactions.

We now have 17 countries where contactless is at least 90% of face-to-face transactions, and 65+ countries where contactless is at least 50% of face-to-face transactions.

In more than 60 countries around the globe, Visa has increased the amount of tap to pay transactions—meaning you can pay for larger purchases with a simple and secure tap.

Tap to ride is now available for the estimated 1.7 billion riders on New York’s MTA.

And people are tapping to ride, with 31 million Visa taps on the MTA in New York City—where tap to pay is trending and 60+ countries where contactless is at least 50%.

We now have 17 countries where contactless exceeds 90%.

Globally, we saw widespread growth in contactless payments which are becoming the standard for face-to-face transactions:

In more than 60 countries around the globe, Visa has increased limits on the amount of tap to pay transactions — meaning you can pay for larger purchases with a simple and secure tap.

Of all face-to-face transactions in New York City, tap to pay increased from:

<table>
<thead>
<tr>
<th>Month</th>
<th>Jan 2020</th>
<th>Feb 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>27.5%</td>
<td>10%</td>
<td></td>
</tr>
</tbody>
</table>

Look

Check for the Contactless Symbol™ on the store’s checkout terminal.

Tap

When prompted, bring your card or device within three inches of the Contactless Symbol™.

Go

Once your payment is confirmed, you’re good to go.

New York City — where tap to pay is trending

Of face-to-face transactions in New York City, tap to pay increased from:

<table>
<thead>
<tr>
<th>Month</th>
<th>Jan 2020</th>
<th>Feb 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>10%</td>
<td>275%</td>
<td></td>
</tr>
</tbody>
</table>

The card wash

More than 3 in 5 surveyed consumers (62%) are taking steps to keep their credit card clean:

DO

- Use disinfecting wipes to clean both sides of the card.
- Rinse with dish soap under running water for 20 seconds.

DON’T

- Don’t wash with harsh chemicals or abrasive materials to clean.
- Don’t use rubbing alcohol.
- Don’t submerge the card.

Money’s moving in real-time — between families, friends and businesses worldwide

Whether you prefer to be paid via your debit card or directly to an account, Visa Direct enabled nearly 3.5 billion push payments transactions globally in fiscal year 2020.

Emerging payment tech to know

- Tap to Phone: Technology that helps transform current Android smartphones or tablets into contactless payment acceptance terminals without additional hardware.
- Installments (aka buy now, pay later): Make big purchases without breaking the budget by splitting purchases into equal payments over a set amount of time.
- Cryptocurrency (aka digital currency): Consumers holding bitcoin and other digital assets can get a Visa card with one of the 35 crypto wallets and exchanges issuing Visa. That card is good for fiat transactions at any of the nearly 70M merchants who accept Visa.

Government Payouts

Receiving disbursements from the government to make purchases is simple, convenient and secure with Visa Direct Cards. The U.S. Department of Treasury distributed $12 million in Economic Impact Payments using these cards from April 2020 – February 2021.*

P2P

P2P payments on Visa Direct grew globally in 2020.

75% year-over-year growth globally

P2P payments on Visa Direct grew globally in 2020.

100+ enabled P2P providers

*Actual fund availability depends on receiving financial institution and region

© 2021 Visa. All rights reserved.

© 2021 Visa. All rights reserved.