Visa Direct
Funds Disbursements

Enabling real-time push payments to more than a billion cards globally

Distribute funds faster\(^1\) than checks and ACH

Today’s real-time economy has changed the way people send and receive money. Tablet, mobile and web e-commerce have created new speed expectations.

Create engaging experiences for your customers

Give your customers a fast, convenient option for reimbursements, refunds, or rebates without needing to find their bank account and routing number.

Streamline your business operations

Visa Direct enables real-time\(^1\) funds transfer and confirmation of funds received by your customer’s financial institution, keeping your books current.

\(82\%\)

of consumers surveyed would be more likely to work with a business that offers fast disbursements through push-to-card\(^2\)

\(72\%\)

of consumers surveyed consider a debit card number to be more convenient than bank account and routing numbers\(^3\)

\(88\%\)

of organizations have previously cited increased efficiency as the primary reason to switch to electronic payments\(^3\)

Visa Direct is a fast, convenient and secure way to disburse funds to your customers on the cards they already carry.
Actual fund availability depends on receiving financial institution and region. Visa requires fast-funds enabled issuers to make funds available to their recipient cardholders within a maximum of 30 minutes of approving the transaction. Please refer to your Visa representative and the Visa Direct Original Credit Transaction Global Implementation Guide for more information.

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

One solution, multiple applications

Faster settlement

Send

Merchant settlements, insurance claim payouts, SMB disbursements, and more

Entitlements, tax refunds, emergency services, and more

Process

Acquirer

Single Connection

Issuer

Receive

Deliver funds to debit and prepaid cards from Visa with real-time posting and funds available in minutes

Send funds to cardholders in a growing number of countries

Check replacement

 Merchant Settlement

Sharing Economy

P&C Insurance

Education

Payroll

Contract Staffing

Online Lending

Lotteries & Gaming

Healthcare

Government

Online Marketplace

Multi-Level Marketing

Loyalty Programs

Property Management

Travel

With Visa Direct, you get tools, knowledge and experience backed by the security and reliability of one of the world’s largest electronic payments networks.

To learn more, contact your Visa Account Executive or visit visa.com/visadirect

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