# Visa Direct

# Helping transform the next generation of global money movement

Visa Direct provides a single point of access to billions of endpoints, helping transform global money movement by facilitating the delivery of funds directly to eligible cards, bank accounts and wallets around the world. 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.

## Visa Direct endpoints capability

Visa Direct provides reach to over 8.5 billion endpoints capability, including:



3B+cards

3B+ accounts

2.5B+ digital wallets1

### **Visa Direct by** the numbers

**2,800**+

programs enabled around the world



countries & territories



transactions processed<sup>2</sup>



enablers supporting Visa Direct solutions



use cases enabled



# Visa Direct at a glance

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



Over 8.5B endpoints capability



Connecting to 15 card-based networks



70+ domestic payment schemes



10+ RTP schemes



5+ payment gateways

### Visa Direct use cases<sup>3</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 & 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 eligible cards, bank accounts and wallets 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 compensation or annual bonuses

### For more information visit the Visa Direct website



<sup>&</sup>lt;sup>1</sup>Based on data provided by wallet aggregators

<sup>&</sup>lt;sup>2</sup>As of full year FY23

 $<sup>^3</sup>$ Use cases are for illustrative purposes only. Program providers are responsible for their programs and compliance with any applicable laws and regulations